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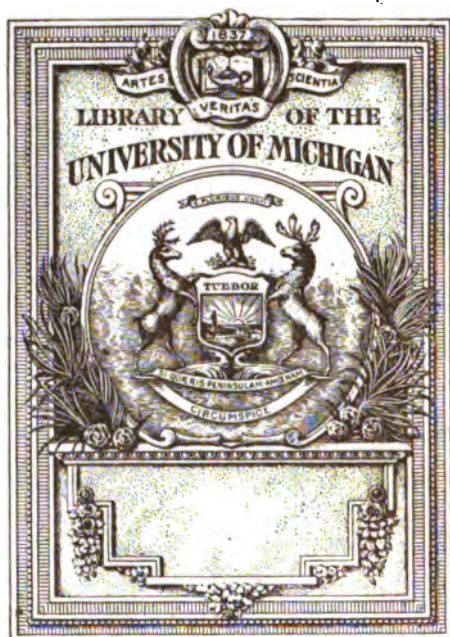
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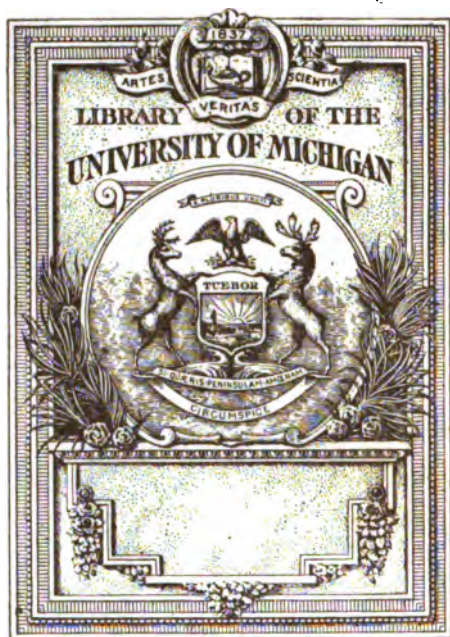
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**PROCEEDINGS**  
**OF THE**  
**NATIONAL HOUSING ASSOCIATION**  
**VI**



# HOUSING PROBLEMS IN AMERICA



**PROCEEDINGS**  
**OF THE**  
**SIXTH NATIONAL CONFERENCE**  
**ON HOUSING**  
**CHICAGO**  
**OCTOBER 15, 16 AND 17, 1917**



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## **PAPERS**



## HOUSING AS A WAR PROBLEM

CHARLES HARRIS WHITAKER

*Editor, Journal of the American Institute of Architects*

In discussing "Housing as a War Problem," let us all remember that the present conditions of house shortage and congestion are only acute manifestations of a chronic disease. But let us also remember that for the first time in the history of this nation, we are brought not only face to face with the disease itself, but we are also confronted vividly with just what that disease means to the nation. In peace, this country closed its eyes to the piled-up misery and waste of housing conditions except as fragmentary betterments were wrung from the economic system of which we are all a part, for which we are all to blame, and from which none can escape until all are set free.

But it is the horrid light of modern war with all its mechanistic hellishness which suddenly illumines the spectral figure of national death standing across our path. We see consequences which have always been there, but which, as a nation, we could not see before. These consequences translate themselves into an end which we fear so much that we are determined to give our lives to prevent it. But lives alone will not answer.

The day of individual valor has gone. That which we call victory will lie on the side which can put forth the greatest industrial energy.

It is our discovery of this colossal need of ships and more ships, of guns and more guns, which has brought

us face to face with the knowledge that our industrial output is greatly reduced by want of houses in which workmen may live—and greatly impaired by the lowered vitality due to congestion and the inhuman conditions under which thousands of our war workers are living.

Thus we see a definite end before us,—we can measure the need for houses and for decent living conditions as we could not measure it before. The national loss has always been there—but only war could make us see it and measure it; it takes a cataclysm to show these things to a nation, and the cataclysm has come. Through it, we may now dare to hope that the house will be raised to the dignity of an economic factor in our national life—in having been graduated from the sentimental grade—and thus we may be sure that it will get far more intelligent treatment in the near future.

But it would be sad indeed if this nation were led to believe that housing is only a war problem, for nothing is more certain than that this question will last over into peace—and that it will undergo a transformation in which there will be demanded many things which before were accepted as crumbs from the table.

To me, the question as to whether the Government should provide funds for houses in which munition workers may live is about as debatable as whether it should build ships, or fix prices, or conscript men, or take wealth, or do any of the things which a government has to do when the individualistic machinery of peace has to be thrown on the scrap heap. Confronted with a dire menace to our national destiny, the whole welfare assumes its rightful place, and the individual is

merged into a collective instrument having a common purpose. Further debate, however might very profitably be deferred until the new committee of the Council of National Defense charged with the study of this question shall make its deliberations known.

In the meantime, we can only take account of stock by reviewing the past, probing the future, and studying the similar problems which have arisen elsewhere. Others will tell you of what England has done. Far outweighing the value of a study of the technique of the colossal housing operations of the British Government, is the perception of the tremendous forces which are shaking to the very foundations the political fabric of every nation in the world. Without a willingness to see and to try and understand these forces, any study of the English model towns and villages becomes useless.

Others will tell you of the far-reaching housing and planning legislation which has been enacted by poor little Belgium from her capital on friendly soil—and of the work which France has done, is doing, and proposes to do. But I would like to turn for a moment to our own specific problem and to ask your attention to one phase of it which is generally overlooked, in peace as well as in war.

A study of the methods employed by England in meeting her house shortage indicates that in reckoning with her war emergency she has also looked far ahead into the future. The remaking of her whole economic structure for war was seen to be too closely interwoven with the living conditions of her workers to permit any consideration of the problem which attempted temporary palliation or expediency, and one cannot fail

to imagine that a consideration of her post-war problems bore equal weight in her determination to set a new standard for workmen's houses. The industrial and commercial fabric of the future will require a far higher type of organization than in the past and that in turn will be impossible without better living conditions for all workers.

In the consideration of what method shall be adopted by this Government as a solution of the industrial housing problems which now confront it, (a careful study of our future economic structure ought to play as great a part as the amelioration of a war condition, pressing as that may be. We too shall have our post-war problems. We too shall require to remake our economic machinery, for it is only through world commerce that any nation can hope to repay the vast sums which have gone and still must continue to go into the war.

Mr. Roosevelt not long ago uttered a warning on the subject of the decline of owned farms. No one who has studied this question during the last decade, has ignored the deep significance of the steady increase of tenant-farmers, not alone in the older states but in such newly developed areas as Oklahoma. But little attention seems to have been paid to the decline in owned houses, an aspect of our social life which is no less serious in its import. Unconsciously, we seem to be on the verge of a complete surrender of the political ideal which gave the United States its position among nations. For many years it was to the United States that the tenant farmers and the landless workers of all lands turned. Here one might own land and a house! To-day, we are confronted with the fact that

land and house ownership are passing into the hands of a few. We seem to be repeating the cycle which found its most noteworthy example of minority land ownership in the British Isles, where the present action of the Government in expending millions and planning to expend more millions in new homes cannot but indicate her belief either that house ownership is after all, the backbone of any sound national structure or else that landlordism must be taken out of private hands. We must wait a while, ere we can come to any conclusions based upon the success or the failure of her plans, for they must be tested by after-war conditions.

Our Government in considering ways and means for providing houses for workers can either give great impetus toward the restoration of the ideal that the house is a possession for which men still may struggle, or it can give an equally greater impulse toward the further decline in owned homes. If there comes a perception of the palliative character of all our housing reform movements of the past, we shall avoid such expediciencies and return to the fundamental doctrine of home ownership as the greatest asset a nation can have. Under our methods of land development un-governed by any community check upon the destruction of realty values, we have set up a condition where the chief effort of housing experts is directed toward more and more skilful compression. ( Lots, houses and rooms are steadily shrinking in size, while the taxable values of different sections of our communities rise and fall in a confusion without end. The acceptance by the city of New York of the zoning principle of land control, under which the character and occupancy of new structures is prescribed, bears witness to



the havoc which unchecked land and building development bring in their train. But this has had an equal effect upon the housing situation, since it has permitted the basic national character of that question to be obscured.

Can it be true that the instinct for possessing a home has become a declining factor in our life? Has the acceptance of the substitute supplanted that desire to an extent which indicates its permanent passing? Do we admit that the "efficiency" of our life and work demand subservience, for the great majority, to a landlordism which cannot be escaped? Must we continue to its cataclysmic end a system which decrees that the workman must relinquish his desire to own a home in order that he may conserve the largest measure of his economic freedom?

The facts are relentless, but whether we are working through a cycle which must be traversed ere we can emerge or whether we can avoid the path, are perplexing questions. If we do believe that a house and home are the most desirable physical attributes of life for which nations can encourage men to struggle, then the solution of the war emergency housing problem should revitalize that doctrine, as far as it is possible. A complete return to the ideal upon which the nation is founded is of course impossible without the democratization of industry, but that might be made peacefully in a nation where good living conditions are accepted as a right—not a concession bestowed under the patronizing term of "housing." Is there not a profound significance in the fact that the poetic words "home," "hearth," and "roof-tree"—three symbols which have stood for all that is finest in the great epic of America,

have now given way and become submerged in the common title of housing?

The present situation is fraught with abnormalities. Building costs are high. The duration of the war is uncertain, as is the character of the many industrial expansions which it has forced. In any plan of building, one faces a post-war decline of value, and this has operated to prevent private capital from entering the housing field at present. But the Government cannot consider any such factors in coming to a decision. It can easily afford to write off any depreciation between the cost of houses built at present and the lower costs which might obtain after the war. Then it can sell its houses at the normal residual value. Any loss would be offset a millionfold by the increased industrial production which more houses will make possible.

In a degree, such an increase would be possible through the erection of temporary structures, yet such an answer would involve a greater loss, undoubtedly. The post-war salvage would be small,—perhaps nothing when the cost of applying the utilities such as streets, water, light and sewage, were calculated, and unless the demolition of the buildings were made mandatory, there would be the inevitable decline of temporary structures into slums. Further than that, the demand for good houses will be increased tremendously after the war, and no money should be thrown away upon makeshifts. Our economic production will be much transformed as to character without doubt, but the volume must be maintained at the highest possible maximum as the only means of paying our interest charges and debts. Any survey of that problem which neglects the house and the decent home as the founda-

tion upon which our economic structure will result, will be gravely defective.

To sum up, permanent houses built by the Government and embodying the best construction and design, with wise provision for maxima of light, air, open space and land cultivation, saleable after the war at values to be determined in reckoning with the then prevailing building costs, will help to re-establish the principle of house ownership versus landlordism, and will offer a needed example to all our communities of the imperative necessity of checking unbridled land development before the injuries it inflicts are beyond repair. Temporary houses will produce quite an opposite result, and will be likely further to commit us to a social principle which thoughtful men, the world over, cannot yet accept as either safe or desirable. Manifestly, no complete answer to the problem can be worked out except over a long period of years and through the readjustment of those economic conditions which to-day govern land cost and the wage of workmen, but in taking a step upon the road so serious as that which the Government will undoubtedly have to take in meeting the emergency shortage in houses, it seems of the utmost importance that it should be in the right direction.

This will require a fearless facing of the facts,—not a shrinking and timid consultation where men discuss symptoms and not the disease and from which they emerge with a fresh palliative experiment to be handed out with the same sugar coating. To-day it is some trick of design—tomorrow it is some trick of manufacture by which we can build by the mile and sell by the yard. We never get down to fundamentals—

but now when the world is convulsed with an agony beyond all words to describe—when every stick and timber of our economic and political structure is rocking under the volcanic eruption—surely we dare to see face to face and not in a glass darkly.

“I do not put my faith,” says Tagore in his preface to Paul Richard’s address “To the Nations,” “in any new institution, but in the drainage of those stagnant moral pollutions which give rise to poisonous vapor. For this we are to look to individuals all over the world who must think clearly, feel nobly and act rightly and thus become the channels of universal truth. For this truth once introduced goes on with its own living creation, overcoming all hindrances. Our moral ideals do not work with chisels and hammers, but like living seeds in proper ground spread their roots in the soil and their branches in the sky without consulting architects for their plans. What is necessary is purity in thought, feeling and will, and the rest will follow.”

Therefore, I submit that the time has come when, give what stress we may to the purely economic factors which I have recited as bearing on war housing, we must give renewed and added emphasis to the kind of men we are turning out from our shops and factories, the kind of women who are swarming into commerce and industry, the kind of wives and mothers who keep our workers’ homes, and, most of all, the kind of children who are growing up in the monotonous dreary deserts of our streets and alleys.

The war has shown us that no nation can be free until all nations are free—and in the same vision we must see that no man can be free until all men are free.

But this means economic freedom—without which political freedom is no more than an empty husk.

And so, let us try for the best possible solution of the war housing problem, but without ever forgetting the fact that the real end which we seek is locked up in these words of Abraham Lincoln:

“As I would not be a slave, so would I not be a master. This expresses my idea of democracy. Whatever differs from this, to the extent of the difference, is no democracy.”

## WHAT ENGLAND HAS DONE IN WAR ✓ HOUSING

JOHN NOLEN

*City Planner, Cambridge, Mass.*

It has been asserted that there is now in England a shortage of from 250,000 to 300,000 cottages, and that the President of the Local Government Board has stated that an expenditure of £20,000,000, or \$100,000,000 in our money, will hardly suffice to meet the demand. The shortage in the United States is perhaps as great. The figures, however, have not yet been obtained. At the recent hearings held in Washington the most conservative estimate of the shortage in connection with Government work was 40,000 houses. A definite proposal is now before the Federal Government for aid to the extent of at least \$100,000,000.

Pending action in this country, there is an opportunity to learn much from England, because extensive housing operations have been carried on there since the war began, and the work has been well done.

Among other urgent problems which the Ministry of Munitions had to solve was the housing of the munition worker. The opening of new factories, or the conversion of existing works to the needs of the Government, often involve the transfer of large numbers of wage earners to places which at most could meet only the requirements of normal times. The immediate remedy was found in some cases in the provision of temporary accommodations, but in most cases permanent build-

ings were erected, the latter method being followed especially where the house famine existed in the days before the war, and where the prospects are good for permanent manufacturing activity.

The methods adopted by the English Government varied according to local conditions. In some cases, loans were made to public utility societies which undertook the housing of munition workers, such loans being conditioned after a manner familiar to the public through Garden Suburbs and similar associations. In other cases, loans were made directly to individual firms. These loans were usually issued at the current rate of interest, about 5%, and were to run for a period of forty years. Some of these private concerns were permitted to charge a portion of the increase on the cost of building due to war conditions to that part of the profit which through taxation would have gone to the Government. In other instances, a contribution of a part of the capital cost of building was made by the state to certain local authorities. In all cases, however, this contribution was less than the estimated increase due to war conditions.

The cottage type of permanent building erected by these varying methods is similar, and is that which is characteristic of the newer industrial areas in England. It consists of a two story brick cottage built in rows, and containing two or three bedrooms, a living room, a kitchen, and a bath. The principal types of buildings constructed in England for the munition workers have been as follows:

1. *Huts.* Under this heading are included all the buildings of a temporary or semi-temporary character, whether they are built of concrete slabs, or of wooden

framing covered with plaster or weatherboard outside, and lined inside usually with beaver board. This has been found on the whole the most satisfactory material for lining the huts when they are constructed of wood. There have been three types of these huts built. The first consists of a pair of semi-detached single family houses having three bedrooms, living room, scullery, bath, etc. in each. The second is a small hostel containing ten beds, which might be used either for a caretaker and nine single lodgers, or for a family taking six or eight single lodgers with them. This type is, moreover, fairly readily converted into quarters for two families, similar to the first type. This hut has been found very popular, and not only has it been used for operatives, but has been also used for members of the staff, and even taken as a larger house by officials of a higher grade. Then, there is the other type, which consists of a larger hostel in which single men or single women can be lodged in numbers up to about a hundred, either in open dormitories, or in dormitories fitted with cubicles.

2. *Hostels.* The second classification or type is that of hostels. These have been built in the form of cottage shells of a permanent character which, after the war, can readily be converted into good single family cottages by slight alteration. These were adopted because the Government found that the cost of temporary buildings of wood and slabs, when account is taken of all the costs of drainage, roads, water supply, etc., is so little under that of permanent buildings that it seemed bad economy to build temporary structures except where greater speed in erection was a vital consideration. The hostel has usually consisted of groups



of four cottages each, and three or more groups have been taken for one hostel, linking them up with temporary corridors, and arranging them sometimes in a row, and sometimes around the three sides of a quadrangle.

3. *Cottages.* The third class or type consists of regularly completed cottages and staff houses. These are of various sizes to suit the needs of the different grades of labor and of the staff employed in the factories. The small cottages are usually in groups of four, and the density is about twelve houses to the acre. The larger ones are built in pairs, semi-detached, with a little more ground usually left around them.

In addition to these three main classes of buildings, the Government has erected shops and stores, Institutes and schools, and the other necessary public buildings required for a complete community, in connection with some of the larger schemes. In one case they have had to provide bakeries, a central kitchen and laundry, schools, churches, and in fact, nearly all the accessories of a small town.

These schemes in England have been carried out at various places. One good example is that of Well Hall in the pleasant valley of Eltham, Kent, which lies by the arsenal of Woolwich. This development is well described and well illustrated in the September number of the *Journal of the American Institute of Architects*. Another development worthy of special consideration is that of East Riggs, the plans for which are now in this country having been sent by the English Ministry of Munitions.

There is an increasing desire in all this development in England that the local authorities shall assume the

actual financial responsibility, because as a rule they are more conservative, and also better informed than the Government about the character of the new investments that will be safe. The desire to keep private capital willing to engage in this kind of investment is very strong, and some of the proposals that have been brought forward lately in England are said to have a strong flavor of the system inaugurated by the Federal Farm Loan legislation in the United States. It would be a curious circumstance if our law which was devised to encourage farm development should be practically transported to England with the modifications necessary to make it apply to the building there of city homes for wage earners. Yet the scheme appears thoroughly feasible for this purpose, as well as for rural development.

Government aid to housing is to my mind now imperative if the war is to be vigorously prosecuted. The increase of shipping, the manufacture of munitions, the equipment necessary for the nation's forces on land and sea and in the air, require a prompt and adequate provision of suitable housing facilities. "You can't man the works unless you house the man." This is an apt phrase of a farsighted leader. The same authority has said that "a householder becomes a jobholder," which suggests how closely the economic side of the problem is allied to the patriotic.

## HOUSING AS A WAR PROBLEM ✓

PHILIP HISS

*Architect, Chairman Section on Housing of the Committee on Labor of the  
Advisory Commission of the Council of National Defense.*

Some two or three years ago I was asked by the Remington Arms Company of Bridgeport to take care of the developments there, to meet the needs of the growth of their plant. At that time 30,000 to 40,000 people had been added to the town in a very few months. Men were sleeping in the same bed in three shifts of eight hours. Girls were sleeping three in a small bedroom, with no heat. On the work in which I was engaged, where we had to keep up a force of 1,800 to 2,000 men, every week about 200 men had to be replaced on account of the housing conditions, even with all the effort we could make to get them there and take care of them. That condition has grown worse very rapidly.

Within a short time the United States Government through the War Department has placed a large order with a local plant, which necessitated doubling its capacity. The company was not able to finance the operation. The Government has put up \$2,500,000 to build the plant absolutely necessary to house the machinery. That plant is to be opened the first of January. Not another man can be taken care of in the city of Bridgeport. They are coming in there in the morning and going out in the evening, without unpacking their kits. Those who are so unfortunate as to come in late have to sleep where they can on the

floor and go out the next day. When the Government was asked by the President of this Company "What am I going to do about housing my men? No more men can be contained in Bridgeport," the reply was: "This appropriation does not look to that. Go to the Council of National Defense," and that is how it came to me.

The wheels of that factory will not turn on the first of January. They cannot, unless some method is provided to secure labor.

We all know that we need ships in this country. If we do not build ships we will lose the war. In another place where ships are being built 3,200 men are employed. In the last year 12,500 men have gone through the employment department, at a cost of \$30 each to keep up the force of 3,200. The efficiency of that plant is 60%. Capitalize that number of men at \$30 each, and see how many houses you could put up.

This is true in many other places. The efficiency of men is decreasing in the ratio of employment. Men are being taken from farms. They are being gathered up here, there, and any place; and, with no home, they are brought down to do a good day's work. We will not win this war unless something is done at once about the housing conditions. You may vote billions and build plants all over this country, but unless the Government takes up this question, we will lose the war.

When we send our boys to the front, we go over them very thoroughly. We see that they have their teeth in proper order, and we look at their feet to see that they have not got bad feet on which to put good shoes. We train them and make athletes of them, give them good clothes and give them good housing, and we are

building camps for them over here and in France. Everything is done that can be done for those boys.

? What are we doing for the men back of the line, who are going to win this war? What are we doing for the working man in his housing? Our boys won't come back to us—just as certain as I stand here, many of them will not come back, and, unless we immediately take up this most vital necessity, those who do come back will hold us responsible for our neglect.

Now, the question comes up, why do not the companies build the houses? Why does not the community build the houses? They know all about the need. The communities are loaned up to the last limit. I have a statement here from the city of Bridgeport, signed by every trust company president, every bank president, and the chamber of commerce, that they cannot finance the necessary houses. They have already made loans to the limit of safety, and they beg that the Government come there and do something. The question is, how is that going to be done?

Well, England has more or less shown us how it is to be done. She spent vast sums of money—very late, but she has done it, and she proposes to spend much more when the war is over.

We have a war emergency here. It is not my province to talk of what is going to happen after the war, but I do not want to be here after this war, when the boys come back and find that we have not taken care of things in this country, that we have not cared for all of these men.

We are going into a new century of work, of social uplift and of social reconstruction, and we must see that we are in good order when the boys come back.

That is the responsibility of our generation. Some of us are going to die now. Our hearts won't stand it. It does not make any difference what happens to us. It is what is going to happen after us. When we get through with this war, and successfully, we do not want to have another war on top of it. I mean that we do not want to have an industrial war. We want to be able to say that this is taken care of, and remember that we are all brothers, and we are all living in an industrial age.

There is no such thing as capital and labor. The laboring man is learning, and the people of our country are learning, what paper investment is, what security investment is. Every peasant and every man in France owns some part of the government security. Three million five hundred thousand people have invested in the first Liberty Loan. Perhaps 10,000,000 more will invest in the next, and we are learning to go into paper investments.

It has been said that the laboring man has been advised not to buy his house, because it attaches him to a particular place, and if his employment there has been temporary, he is tied to that place, and it makes him more or less a slave. I think that is true, but on the other side there is a big wrong being done to that man. He loses all the joy of citizenship, of owning a home in a community, of being an American citizen there with local duties, with his children knowing the children next door, with all that goes with the community interest. That is the other side. How is he going to own his house in all this great development that is going on and still be free?

I think there is an answer to it. England has an-


answered it. I have thought for a long time it could be answered through shares in a company. The worker does not own his house. It is his house while he is in it, but through some plan that may be devised, he may hold shares in a company, and when he wants to go to some other place, the company takes back the shares that he has paid for. I do not mean the company that employs him. I think there is nothing worse than for a man to be tied up with the company for which he works. But here he is only a shareholder in the company, and he can get rid of his shares and go to another community. He is not tied, and he will have all the choice of a long citizenship without the embarrassment of a house on his back.

Speaking of a house on a man's back, I had to laugh at one of the great bankers in New York, to whom I talked on this subject. He said "I never thought anything about this. My eyes have been opened. It is a very important matter." I said "Yes, it is. You seem to think that a laboring man comes along like a tortoise with a house on his back."

That is the idea of a great many people in this country, that a man can go from place to place and have his house but he does not. A dog kennel is not his house. A man who is a highly paid man to-day has a comparatively easy time housing himself, not as easy as it was last year, or the year before, but it is comparatively easy. It is the low-wage-earner who is the problem. The man who can pay \$15 or \$17 a month, how is he going to get his house, with material and labor as they are to-day?

If the Government goes into this thing, I do not think there need be much trouble about it. A member

of the Government asked me recently "How about it? If we build all of these thousands of houses, what is going to become of them after the war? It is going to be a bad business." I said, "I do not think so." He said "What do you mean?" I said, "If the Government builds good houses in a well planned town, in a good location, with good drainage and nice trees about it, they will simply draw from the bad houses. There are quantities of houses that are not fit to live in all over this country, shacks that are being kept up by people who are digging rent out of the tenants who live in those houses. Those are the houses that will go; the houses that will be built by any right method to-day will be the houses that will draw the rents, and the people will live in these new houses, and the slums will be emptied."



We all think that after the war we will have things the same as before, but we will not. After the Civil War it took thirty-four years for prices to recede to the level they were before the war. After the Franco-Prussian War, it took forty years. We do not think of that. It may be that the price of labor will never go down. That is the price that we may pay for the brotherhood of man. Prices of material will probably be lower. We all know about steel and copper—well, they are down. There is not any question about that. They are down, but we do not put those things in the houses of the working people. The houses can be built of brick to-day, for very little more than two years ago, and we can get plenty of bricklayers. We cannot get any carpenters. The carpenters are all employed on Government work, but they will soon be released. You cannot get any lumber, because the Government



wants that lumber. But I have a report here, and I can buy you, 50,000,000 bricks to-day, and every week thereafter I can buy you half of that number, because the Government takes about half.

I do not believe in building temporary shacks. They are a menace. We always think we will tear them down next week but we do not do so. My idea, in case of urgent need, is to follow the English plan, and build good cellars and walls and good roofs, and do not finish the inside, but give the man good housing and cover him from the weather. At the same time, properly organized, we can go on building permanent houses. On a temporary house you spend 30 to 40 % of a permanent structure, and the money is absolutely thrown away.

The question arises: How about these places that have been recently opened up—our shipyards? We do not want to build permanent houses for shipyards. I wonder whether this country is going to go back and not have any ships again. I do not believe it. I believe that our shipyards will supply the world when we get going.

Are we going to look to Germany for the hundreds of millions of things that we have been buying from there? Are we going to lose our \$250,000,000 investment in chemicals and dyes? I do not think so. The housing will be permanently needed for all the men in these various industries.

That is merely stating and answering the objection to doing a good thing to-day. I am a "bull" on this country. Old Morgan used to say that any man who is a "bear" on America would go broke. I think that is one of the wisest things he ever said.

As to how this thing shall be done, how the money shall be gotten from the Government, through whom it shall come, I do not know. I merely say that such a necessity exists, and that it is the greatest thing before the Government to-day.

Twenty per cent. more efficiency may win the war. Take the cost of this thing. Our war will cost us very soon \$50,000,000 a day. Suppose the efficiency of the man behind the line takes 20 days off of the length of the war, you have a billion dollars to spend. It is going to be spent somewhere.

It ought to be spent in construction and not destruction.

## HOUSING AS A WAR PROBLEM

HARLEAN JAMES

*Secretary, Section on Housing of the Committee on Labor of the Advisory  
Commission of the Council of National Defense*

When we started on our war problem in the United States we tried to find out something of our own condition, as Mr. Hiss has told you. We also wanted to satisfy ourselves of the experience of England and so far as possible profit by her achievements and her mistakes.

You may remember that when war was declared in 1914 there had just been passed in England a housing law which would grant aid from the central government to the local authorities for municipal and company building. Immediately after the declaration of war, it was supposed there would be great unemployment and there were conferences held all over England to determine how to make use of this great labor supply that they supposed would be at their command.

Consequently, the local authorities prepared their housing plans and there was a great deal of discussion about the rate of interest and about all the details. Nothing ever came of this because, before the plans were completed, it transpired that there *was* no unemployment. The war industries so quickly absorbed all the home labor that before England knew it, there was a shortage of labor instead of unemployment.

During this period, however, it is interesting to note that Mr. Lloyd George set forth a theory that even though the Government had money to lend to the local

authorities, and though as they supposed, there were unemployed men to be put on the buildings, after all it was not economic to build workmen's houses at this time, however much they might be needed, because they would cost more than an economic rental would justify; therefore, said he, "we should put these men and this money to work on public buildings where no income is to be expected. The houses are needed but we can't build them economically so we won't build them at all."

Of course that proved to be an academic statement after a while because they didn't have the money and they didn't have the men.

Soon after this a law was passed called the Limitations of Rents and Mortgages Act, the idea being to prevent owners from raising the rents of workmen. This law operated to some extent, of course, to stabilize values but it did not provide houses. Very soon when the munition plants came together about London and in some other congested quarters tenant workmen paid other workmen bonuses of \$10, \$20, \$50 to vacate houses. An owner never knew when he would find a new family installed in his house.

There was room congestion and house congestion of all kinds, so that while values to the owner were somewhat stabilized, the law did not solve the housing problem.

A little later a Commission on Industrial Unrest was appointed and, after long inquiry, they published a report to the effect that one of the acute, though not universal, causes of unrest was the want of sufficient houses in the congested areas. In the meantime the Government had realized that the Limitations of Rents

and Mortgages Act did not stimulate building. The Government had found that local initiative was not providing houses; they had also found that the output of munitions and war supplies was absolutely dependent upon finding a place for the laborers to live. And so the Government was obliged to build houses.

They have used various plans, they have used various types. Mr. Whitaker, the editor of the *Journal of the American Institute of Architects*, in the September issue, has printed some illustrations of Well Hall, one of the achievements of the war.

At Well Hall, which is about a mile from Woolwich, the Government has completed an entire village. It has built houses and dwellings, it has provided baths and public buildings, on a most attractive plan. As a matter of fact, if many years had been spent it is doubtful whether so charming and complete a development could have been worked out. We hear that it could have been done more economically, but after all the people who are living in the houses are now being housed properly, are able to work better, and we have a monument to the ability of the housing and city planning people in England.

We hope, if the United States Government takes action in this country, that we shall have some such monument to the ability of our people, a monument that will stand for the years of work of the Housing Association here, and of the professional men who have spent their lives in preparing, without knowing it perhaps, for this emergency.

England also found that laws had to be passed to make available the houses already there. It began, of course, by using houses and public buildings for purely

military purposes. That was soon extended so that under the Billeting Act industrial laborers could be billeted in a community wherever space could be found. Of course that was only a temporary arrangement.

So much for what has been done in England. It may seem to many a far cry for us to begin to talk of "after the war" at this time. But England has already thought of it. As you know, there is to be there a Reconstruction Board. The War Cabinet has already promised "substantial financial assistance to the local authorities" from public funds for the purpose of securing the erection of houses for workers with as little delay as possible.

Following this the Local Government Board was asked to co-operate. You are probably familiar with the Local Government Board which is the central governmental authority controlling cities and other local units. The Local Government Board has sent out letters to these local authorities asking for their needs in order that a plan may be formulated to supply aid immediately when the war closes. They have asked the local authorities to call in the architects and the city planners and the housing people in order that they may be ready to take advantage of the opportunity the day that peace is declared. There is a plan on foot to provide for the spending of something like five billion dollars on a million houses on small plots of ground in the country so that the men returning from the war will be immediately absorbed in the life of the nation.

Undoubtedly that picturesque statement will be somewhat modified by the actual need for housing but

the thing I want to call to your attention is the fact that, even now, England is making a strenuous effort to be ready with her organization by the end of the war. They are trying to standardize their building materials, to make every preparation, so that, not only shall the nation profit by the housing work that has been done during the war, but be ready to make up as soon as possible the building deficiency of the last three years and go forth again a rehabilitated country.

## HOW KENOSHA GRAPPLED WITH ITS HOUSING SHORTAGE

CONRAD SHEARER

*Vice-President, Kenosha Homes Company*

Kenosha, the "Gateway to Wisconsin," is one of the few cities of the United States which has taken hold of the housing problem in a systematic manner. This city is noted as a live industrial center. Its manufacturing plants produce a great variety of articles, including automobiles, beds, leather, brass goods, tables, wire rope, auto lamps, hosiery, underwear, wagons, etc. Situated about fifty miles from Chicago and thirty from the metropolis of Wisconsin, it has marked advantages along the lines of transportation and labor markets. Kenosha's population has increased about fifty per cent. during the past ten years, and is now estimated at 35,000. In the same space of time, the number of factory operatives has more than doubled and the weekly payroll increased from \$100,000 to \$300,000.

Ten years ago to-day, the manufacturers of Kenosha met and formed the Association which composes the nucleus of the housing history. The principles of this organization declared for closer co-operation upon all questions affecting the interests of the members. It has secured better working conditions, improved health and sanitation, obtained machinery safeguards against accidents and has advanced wages. All these advantages have proved so attractive to the applicant for work that labor has flocked to the city from all sections



of the country. Up to recently there has been an ample supply of houses to care for the working population. Six years ago, the need of additional houses became evident to all manufacturers. In March, 1911, President W. L. Yule in his annual address to the Association, said:

"Our great need at the present time is not more factories. We require more homes for our wage earners now in the city and for those coming to us from other cities. The erection of more houses and the substitution of married for single men is the sure and better method of building a greater Kenosha."

Manufacturers recognized the great truth set forth in President Yule's statement and took steps to interest builders in the proposition. Numerous meetings were held and the subject presented to large contractors, but, without capital, none were willing to take up the work. With this temporary failure, the matter lay dormant several years.

#### HOUSE SHORTAGE BAD FOR BUSINESS

In the spring of 1916, the lack of houses became most evident. Many of the plants were badly in need of skilled help. Mechanics came to the city in large numbers to accept situations. They even started work, but on account of no housing facilities, were obliged to leave. Kenosha lost hundreds of valuable operatives in a few months. The increase in new houses for the preceding year numbered less than 250 while the total gain in employees was nearly 3,000. A meeting of the Association was called and it was decided to employ an expert to make a survey of housing conditions. The man selected was Dr. John Nolen, of Cambridge, Mass., who had wide experience in this class of work.

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Dr. Nolen's first step was to send a list of questions to all manufacturers. These included the number of workmen in need of homes, the different nationalities, skilled and unskilled workers, the average wage rate, tracts of land available for house building, methods of securing loans, etc. Each manufacturer furnished such information as he could secure, and from the several reports the foundation for the survey was laid. Later Dr. Nolen and his assistant, Alfred F. Muller came to Kenosha to study its housing at close range. A careful study of the different types of workers' homes was made. Streets were compared as regards width, design, etc. City ordinances were carefully examined with a view of finding housing regulations. The examination revealed little of value, for Kenosha at that time did not have even a building ordinance. Regardless of this, and perhaps more by accident than otherwise, it was found that the standards of house building were high. Compared to that of other cities, it was far above the average. In the main, the houses were of the single family type located on average size lots. The important factors of heat, light and ventilation had been carefully observed.

Dr. Nolen's report, which was compiled immediately after the survey, covered the entire field of housing. It set forth examples of undesirable buildings in contrast to better types of homes, not alone in Kenosha but elsewhere. The report was valuable in that the suggestions and recommendation presented were the result of careful study and actual experience.

After a review of the housing report, manufacturers were more intent than before on proceeding with building operations. The next step was to organize a stock

company which was incorporated with a capital stock of \$25,000 and subscriptions amounting to \$400,000. With the election of officers, of which the mayor of the city was president, the Kenosha Homes Company announced its plans and commenced active operations.

#### LOCAL CONTRACTORS USED

News of the great building project soon reached the ears of contractors and a large western firm was first to submit plans and to enter into negotiations. Its proposition met with much favor, but at this point, local builders appeared and sought a hearing. The Kenosha House Building Company, an organization having as its head, an ex-mayor, who is owner of a large lumber yard, and his partner, a well known real estate man, seemed to be fully equipped to undertake the task. This company offered terms which appeared highly satisfactory and agreed to give preference to home labor. A contract calling for the erection of four hundred houses was drawn and signed.

#### COSTS AND FINANCING

One important provision of the contract was the stipulated cost of the houses, viz., \$1,500 to \$2,500. This figure was found to be too low, the prices ranging from \$1,700 to \$3,000. Two tracts of land were purchased by the Kenosha Homes Company, but workingmen owning lots in different sections of the city could arrange to have houses erected thereon. The Kenosha House Building Company agreed to erect all houses for cost plus 10%. Local banks arranged to provide finances to the extent of 65% of the total value taking a first mortgage for seven years. The Kenosha Homes

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Company agreed to supply 35% of the money required, and take a second mortgage. The supervision of the entire enterprise was left to the Homes Company while the House Building Company was to make all sales and collections and keep a complete set of books. According to agreement, the second mortgage advanced by the manufacturers, must be paid back first with interest at 6%. Five per cent. of the sales price goes to the Homes Company to meet its operating expenses.

The first funds raised for the treasury of the Kenosha Homes Company were secured by a call for 10% of the subscriptions. Later needs occasioned a call for 20% which has to date supplied the necessary finances. Large subscribers paid by check, others gave their notes, and some loaned their credit by endorsing notes of the Kenosha Homes Company. The rate of interest in each case was placed at 5%. All capital stock was paid for in cash, upon the receipt of which certificates were issued. Notes were issued by the Homes Company to subscribers for the amounts subscribed. These notes run for one year and may be continued upon payment of the interest due.

### BENEFITS OF WHOLESALE CONSTRUCTION

Naturally the one great advantage the House Building Company had over the small contractor was the purchasing of material on a large scale. Wholesale prices meant a big reduction in the cost. All work was done on the open shop system, thus the best carpenters received a rate equivalent to that paid under union scale, while less competent men at the same trade were placed on rough work at a considerably lower rate.

Large quantities of material, including doors, windows, etc., were stored in warehouses on the grounds, affording every convenience. Each division of the construction was, as it were, placed in a distinct class, and a certain group of men assigned to each operation. For instance, the houses were built in groups of ten to fifteen; one crew of men did nothing but lath, another did the shingling while a third hung doors. In this way, there was no time lost by shifting men from one job to another.

Close supervision of all operations was carried out under direction of the Kenosha Homes Company. Competent architects from Chicago inspected the work monthly or oftener as required. A Kenosha architect was engaged subject to call at any time. Alfred F. Muller, able assistant to Dr. Nolen, was selected as manager and gave his entire time to supervising the work. No building has been erected nor has material been used without being carefully inspected. Mr. Muller lost his life in a railway accident early in December and Mr. R. E. Mailer, the present manager, succeeded him in the work.

After building operations were well under way, it was decided to reduce the number of houses from 400 to 200. This change was effected chiefly for two reasons: first, it required less capital to finance the project, and second, it reduced the cost of the bond required of the Kenosha House Building Company. At the beginning of winter one year ago, there were 125 houses in course of erection. About 80 of these were finished and occupied. In the spring of 1917, the Homes Company decided to finish up the houses already under construction rather than begin work on others. Considerable

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vacant land now platted for building purposes, is owned by the Homes Company, but owing to the greatly advanced prices of labor and material, it is deemed wise to postpone additional work for the present. As the need for houses is about as pressing now as before, more will be erected as soon as conditions warrant.

It may be of interest to know something concerning the method by which the houses are sold. Naturally preference is given to factory workers. We have a regular printed form of application blank which must be filled in by those desiring to purchase a home. All applications are carefully reviewed by officials of the Homes Company, and no house can be sold to any applicant, except upon their approval. In each case the purchaser must pay down at least \$100 and thereafter a minimum monthly payment of \$18. No difficulty has been experienced in disposing of the houses, as a majority have been sold before they were ready for occupancy. It is necessary to-day to turn away many applicants for want of houses, and without doubt there is demand at present for several hundred new homes.

### BEAUTY OF SURROUNDINGS IMPORTANT

In the endeavor to deliver to the workingman a home at the lowest cost possible, modern improvements and beauty have not been overlooked. The houses are of the single and double type absolutely detached. Lots measure 40 by 138 feet and 50 by 100 feet, giving ample space between buildings. These lots and houses are delivered to the purchaser complete in every particular. Improvements include bath, hot and cold water, gas for cooking purposes, heating furnace, and electric

light fixtures. Houses are set back 20 to 35 feet from the street line and shade trees, shrubs and lawns planted in front of each house. One subdivision contains a small park in the center planted with shrubs and ornamental trees. The general plan of the group of houses gives a very pleasing appearance. Houses, instead of being constructed from one plan are dissimilar and arranged in such a way that not two of like appearance are together. In several cities where manufacturers have attempted to solve the housing problem, all the houses are constructed of one type. This has been avoided at Kenosha and the effect is many times more pleasing.

#### THE HOUSES SELL THEMSELVES

Some mention might be made of advertising in order to sell the houses. But, as previously stated, the houses sell themselves, thus doing away with the need of any special publicity. As a rule some man at each factory represents the Homes Company and receives applications from employees who are seeking homes. His duties are to get in touch with prospective purchasers, explain to them the advantages offered by the Kenosha Homes Company, and assist in such other ways as he may be able, in connecting the home seeker with the home. We find that a good man in such capacity can get an understanding of how the operatives are housed much more easily than can some one on the outside.

Manufacturers of Kenosha will agree that the housing project has proved valuable especially from the standpoint of experience. Naturally with an undertaking of such magnitude, some mistakes have been

## KENOSHA AND ITS HOUSING SHORTAGE 39

made. But in view of the good accomplished, the errors can be overlooked. Kenosha Homes Company intends to continue building homes for Kenosha's working population.

The experiment has taught these things:

Factory workers wish to own homes;

Certain types of houses are acceptable while others are not;

Material and workmanship should be of the best;

Taste and beauty of surroundings are very important;

Location is one of the chief factors.

All of these points will serve as a guide to future building operations.

### GOOD HOMES AN ASSET

Contented workmen are a valuable asset to the manufacturer. Everything possible may be done at the factory to attain this end, but one most important factor has been overlooked. The hours from quitting to starting time are spent at home or elsewhere. In numerous cases it is elsewhere. This is one good reason why employers should make a careful study of housing conditions and strive to improve them. Compare the new homes in Kenosha to-day with the habitations of some workmen. The contrast is sufficient to convince anyone of its importance. We are satisfied that good housing increases the value of the workman, but the broader viewpoint is that it makes him a better and more useful citizen of city, state and nation.

Briefly summing up the results of the housing experiment in Kenosha, we can note numerous benefits. Out of the movement sprung a building ordinance which the city should have had many years ago. With the



ordinance came a plumbing and building inspector, two very necessary officials. Our workmen have been encouraged in their ambition to become owners of homes, thus fostering thrift through the saving habit. Contrary to predictions in the start that the action of the manufacturers would retard building, it had the opposite effect. Before the close of 1917, more building was under way than the city had seen in years. Above all else the movement is recognized by municipal authorities as one of Kenosha's big forward steps in the interests of health and sanitation. Few Departments of Health, if any, have not been called to cope with disease caused by poor housing. A large percentage of the crime of our cities can be traced to crowded tenements and streets. Therefore, if by constructing houses along right lines, we cultivate higher ideals, improve health and sanitation, save the growing boys and girls for honorable and useful lives, and in short, make the home a haven of rest, health and happiness, then the value of such movements as that of Bridgeport, Waterbury, Akron and others, as well as Kenosha, can not be overestimated.

## HOW BRIDGEPORT GRAPPLED WITH ITS HOUSING SHORTAGE

WILLIAM H. HAM

*Manager, Bridgeport Housing Company*

The problem of building homes for workingmen is a workingman's problem. His ability to finance the proposition is very great; his lack of ability to initiate the financial programme for building is also very great. It is with these two facts in mind that The Bridgeport Housing Company, an association of manufacturers and public service corporations of the city together with several banks, has outlined a programme for building which if carried to its ultimate conclusion will, in my opinion, relieve the city of two fundamental difficulties: First, insufficient number of houses; Second, improper quality of houses.

Bridgeport, Connecticut, has grown so rapidly that its housing problem has become very acute. This is true of a number of cities in the United States and will be true in many more. Bridgeport has suffered as much as any city from selfishness of those who build homes.

Bridgeport is a manufacturing city. Its employees are well paid. Until within a few years the best paid employees have enjoyed the privilege of owning their own homes, they have cared for these homes in a very personal way and have enjoyed a freedom from landlordism which few other American cities have enjoyed. The tremendous influx to the city of the past few years has overwhelmed this home owning population with

a lot of renters who have come to the city on account of high wages paid for work on war supplies. The city is suffering now from over-growth. Our company was formed to assist in digesting the large increase in population.

The Bridgeport plan is as follows: The manufacturers of the city joined with the public service corporations and banks to build houses for various classes of employees with the firm purpose that the employees shall have the advantage of buying these houses at a fair cost; paying in excess of this cost only such amount as will defray the expenses of the organization charges and interest charge on the money invested. All of the shares in The Bridgeport Housing Company are common shares. A dividend limited to 6% is established. It is the purpose of the Housing Company to build houses which may be copied by private builders. The Housing Company is now building on land which it owns and will build on land of the individual. All of the houses are intended to eventually become the property of the working classes.

#### AN APARTMENT HOUSE DEVELOPMENT

The following homes have been built since January, 1917:

One apartment house having 39 families. The apartments in this consist of three rooms and bath each, heated by steam and furnished with hot water and janitor service. They are intended for young married people, two working women or small families, usually in the clerical departments of our manufacturing plants. The cost of this building averages \$2,410 for each family, to which should be added \$154 for

land and development including sidewalks, hedges, grass and other planting. The rents are from \$25 to \$30 a month. This apartment house was finished in July and is completely occupied with a waiting list for vacancies. This type of home has its proper place in a city the size of Bridgeport and is free from the criticism of many housing experts, in the opinion of the writer, insofar as it eliminates crowding and lack of light and air and also because it is clean and can be maintained in a proper manner and return a fair profit on the investment.

#### A SINGLE HOUSE AND TWO-FAMILY HOUSE DEVELOPMENT

Our next development consists of 87 row type houses of single and two-family type taking care of 139 families as follows:

24 apartments of 2 rooms and bath

40 apartments of 3 rooms and bath

47 apartments of 4 rooms and bath

28 houses of 5 rooms and bath

The average cost per family is \$2,603 for the building and an additional cost for land and development together with streets, playgrounds, etc., of \$449. This development occupies approximately a whole city block and is located in a densely settled portion of the city, very close to a group of manufacturing plants. One portion of this, about 60% of the total development, has been equipped with circulated hot water heating system supplied from an adjoining power house owned by one of the interested manufacturers.

In connection with this group there are two stores, one at least of these to be run on a co-operative basis

and to handle all food products which can be distributed in this way. This store has recently been started. The intention of the Housing Company as to the occupation of this group of buildings is that it shall supply a long felt want of Bridgeport for homes having a small number of rooms, in a decent locality, well equipped with housekeeping apparatus and at a moderate rate.

#### RENTALS

The rent for the portion of the development which is heated individually by hot air furnaces is as follows:

2 room and bath apartments—\$15. per month

3 room and bath apartments—\$18.50 per month

4 room and bath apartments—\$24. per month

5 room and bath houses—\$29. per month

The company is to supply free of charge a gardener and repair man. For the portion of the development which is heated by hot water there is a variable charge, on the basis of the number of rooms, and a maximum monthly charge in the winter, a minimum monthly charge in the summer and an intermediate charge in spring and fall.

At present these houses are all rented. It is the plan, however, to operate this proposition on a co-operative basis whereby shares in the ownership of the company will be sold to tenants occupying them, on the co-operative bank plan of saving so that when a tenant has paid in a sufficient amount of money in excess of rent to amount with the interest to 10% of the cost of any of the separate houses owned by the Company, the Company will sell to this tenant on the instalment plan the house, either one of the row type houses or one of the individual houses referred to later.

The purpose of this arrangement is to allow the newly married couples to begin to save while they are still living in an economical way in a small number of rooms and under the protection of a thoroughly restricted development.

### SUBURBAN DEVELOPMENTS

The company has built under the direction of one of the well known architects of the country a group of houses in Fairfield and a second group of houses in Lordship. These suburbs are located within easy reaching distance of all of the manufacturing plants in the city. These tracts are laid out with care with proper streets, playgrounds, etc. Each house is arranged so that it will have a minimum of five rooms and bath and maximum of seven rooms and bath for the single house. The semi-detached houses have been built with five rooms and bath to each family and it is planned to build other semi-detached houses with six and seven rooms and bath each.

The Fairfield development has been laid out to copy some of our good old New England towns with location for shops on a village green, school house located on a big park area with room for baseball, tennis and football, etc. The plans call for ownership of the stores by the company with the ownership of the houses immediately adjoining the park so that this portion of the development can be kept up to high standard. The following restrictions have been put upon the development:

- 1st—Set back lines for all buildings.
- 2nd—Location of garage for all properties.
- 3rd—Type of house to be not over 2½ stories high.
- 4th—All front yards to be free from outbuildings.

5th—No live stock or fowl to be kept on the premises.

6th—Houses to cost not less than \$3,000. This price to be made variable by the approval of the Housing Company and the majority of the property owners on any one street.

### EQUIPMENT

Every house is equipped with furnace heat, gas, hot water heating apparatus, gas stove, laundry tubs, shades, screens, full bath-room equipment, etc. The houses are laid out with a latticed laundry yard and at least 50% of the lot is left available for garden space. Planting in front of the house is being done by the company and arrangements for detail of gardens is also arranged by the company. Sample gardens are being laid out. The type of house is that known as the story and one-half dwelling. Monotony of repetition is avoided by the use of six different types made up from units carefully studied as to location relative to neighboring houses. The minimum size of lot used is 60 feet by 60 feet. The houses are set near the street line with proper arrangement for entrances and proper planting; this leaves the back of the lot free for gardening.

In connection with the laundry yard there has been built a skeleton garage which can be completed for approximately \$100. The garage has been carefully studied in its relation to the house so as not to be objectionable from the standpoint of location, to be easily accessible and not rob the house of its rear garden.

The houses have been built of permanent construction, brick laid in English bond and English cross-bond sometimes known as the Dutch bond and roof of slate. All floors throughout are hardwood.

## COSTS AND FINANCES

The average cost of the houses per family is \$3,708, for the building alone. The cost of land and land development varies with the location. This will be approximately \$900 per house fully developed and planted, for the most expensive land, and \$500 for the least expensive.

The houses will be sold on a basis of monthly payments in lieu of rent and slightly in excess of rent. (See tables attached.)

Payments include all charges such as interest, taxes, insurance, water, etc. The tables show the various arrangements for sale depending upon the first payment by purchaser and based upon first mortgage money at 5% and second mortgage money furnished by the company at 5½%. The exact computation will be dependent upon the rates of interest on money which again is dependent more or less on the condition of local finance due to the condition of the financial market and is affected more or less by the war.

In all of our developments the average number of rooms per family is 4.1 plus a bath. The average cost per family of all of our developments including land and street development is \$3,433. The average rent is \$24.32 per month.

These prices are high because labor is high and materials are high. The quality of these houses is equal to the best and the company proposes to take a small, long-time return for its funds rather than follow the usual programme of the speculative builder taking a short-time, high return on the money invested.



### HOUSES FOR "COMMON LABOR"

The company proposes to build houses of a cheaper variety for foreign labor known in this vicinity as "common labor" paying not over \$16 per month for rent for four rooms and bath. Plans have been made for one type of row houses known as the Philadelphia house being 15 feet wide and 22 feet deep with yard in the rear. The exterior of the building to be brick, roof to be flat and covered with tar and gravel, houses to be equipped in a very simple way. Floors to be hardwood single thickness, plaster to be common hard plaster on wood lath, walls to be furred, ceiling under roof to be furred down to an air space. Plumbing equipment to be as follows: Kitchen, large cast iron sink with coal stove equipped with water-back for heating water. Bath-room, toilet and bath with space left for wash basin to be installed later. Chimneys to be arranged so that furnace may be installed later.

This type of house should be built in Bridgeport in limited quantities and under restrictions. It satisfies the requirements of a certain class of people but is not considered by The Bridgeport Housing Company as ideal in housing but as a necessary adjunct to tide over the period of congestion in this city.

### PERMANENT CAMPS

Another type of house which the company may build and which bears a very close relation to the needs of the city might be termed a "permanent camp." This type of dwelling would be built on a large tract of land in the suburbs where land is cheap so that each house owner might have a garden of considerable extent, the

house to be built of not less than three rooms with space left for bath also additional rooms to be installed at a later date. Toilets to be installed when built. This house can be built in such a way as to be sold at about \$1,000 for a unit of four rooms without land.

Such houses are being built in large numbers at the present time by Hungarians, Italians and Slavs. Hundreds of them have already been built. It is the plan of the Housing Company if this form of building is entered into to establish a standard stock plan which can be built in the mill and erected with little cost beyond the foundation.

#### PERMANENT CONSTRUCTION

The Bridgeport Housing Company will be criticized, no doubt, for building too high cost houses. It is fair to other housing interests that all should know the reason why these high cost houses are being built. Speculative builders of Bridgeport have built in large quantities many cheap homes; they have not built many thoroughly constructed, attractive homes. The Bridgeport Housing Company has intended from the start to build good, attractive homes realizing that these cost more money but that with low rate of return over a long period, say twenty years, the added first cost will be overcome by the cheaper maintenance cost and the lower rate of interest money which can be obtained on these thoroughly built, high-class houses. The writer believes that the economy in the long use of the house has been lost sight of by many.

Temporary houses may be necessary in some parts of the country and in some parts of our city where future growth of the city does not at present indicate the

future use of the land. Most tables of cost of houses are made up from the cost of the buildings only and do not include land and land development, streets, sewers, water, gas and electric installation.

It is very fair to state that houses of permanent construction could not have been built in the early development of our country. Had we built our railroads as the railroads of England are built we should not now have been west of Buffalo in our development. The railroads as built have been rebuilt. A tremendous volume of rebuilding is yet to be done east of Buffalo and this rebuilding is being done. A like condition in connection with housing may be said to be going on. Our first houses of wood were well built with the high-class material of our virgin forests. They have lasted and have been satisfactory; they suited the rural development. By virtue of the desire for cheapness they were carried to the city where they do not belong. With greatest effort our cities have forced through their ordinances protection against wood as far as they have dared to go.

We are now rebuilding our cities, not only east of Buffalo but west of Buffalo. As we rebuild our cities we shall build them of permanent materials, it is most important that we rebuild our cities in permanent structures. It is most important that we foresee the needs of the city for commercial and manufacturing purposes and if necessary arrange for zones in each department of building. This war will probably solve many problems for us and among them one of the most important; namely, the type of home for our average citizen who lives in thickly settled portions of the country.

In order that I may be clearly understood about what I say regarding permanent housing, I believe that all houses within city limits should be built with non-combustible walls, non-combustible roof covering. All suburban homes should be built with non-combustible walls unless there is a very good reason for building of wood, the roofs of all houses in the suburbs should be covered with non-combustible covering material.

#### BRICK CHEAP AS FRAME

The houses which we are building in the suburbs, of brick laid in English bond with furred outside walls, are costing us \$100 per family above the cost of the same house with a wood exterior, using either clapboards or shingles. At the end of the second painting period the cost will be equal. We are using, so far, brick walls throughout. There may be some objection to this from the standpoint of the architect who feels able to express himself better in wood. I believe that the architect should be cautioned regarding the too free use of wood. I believe the home of the future will be permanently constructed, and well designed. I believe that it will be more economical to build these homes of permanent material than to build them of wood.

#### FUTURE FINANCING OF HOMES

I believe the home well built of permanent materials is susceptible of proper financing along the lines that will make the ownership of a home more easily obtained. Bonds of railroad improvements, public service corporation improvements and other developments are sold freely among our people and are exchanged freely among our people; that is to say, they are liquid

capital. Ownership of homes of our people is not freely exchanged. It is much to be desired that homes become more easily exchanged so that the man who owns his own home may progress from youth to middle age without the difficulty of losing by the change. If the ownership of homes can be made liquid so that the young man can own his own abiding place, consisting of three rooms and bath at the start and of seven rooms and bath at the later period of life without ever having made a sacrifice to sell out, we will have overcome the greatest difficulty of home owning that there is in this country.

The Bridgeport Housing Company in its small field proposes to do this for Bridgeport. I believe it will very soon be done in a large measure by virtue of a tremendous financing along this line throughout the country. I hope the day will come when mortgage notes in the form of debentures covering savings investments on homes will be as liquid as the bonds of the New York Central Railroad, freely saleable in the open market.

Let us sum up the possibilities of starting such a programme on a small scale and letting it grow from the small to the large scale. Suppose for instance, our manufacturers, public service corporations and other financial interests in the City of Bridgeport agree to underwrite second mortgage bonds, covering 40% of the cost of a home; our financial institutions to underwrite the first mortgage bond in the amount of 50% of the cost of the home; the purchaser of the home invests 10% of the cost. If the homes are properly built and are worth the money which they cost, the first mortgage bonds should be saleable as a proper investment

of savings funds the same as corporation bonds are sold. The second mortgage bonds if worth face value should be sold locally the same as manufacturing plant bonds and preferred stock are sold locally.

The equity consisting of 10% of the cost is subject to risk. Should an owner want to change from the three-room home to the five-room or six-room home his equity is the only portion of the investment which would have to be negotiated in the trade. The first mortgage bonds and the second mortgage bonds would be sold in the open market and if proper sinking fund is applied to the various forms of investment, the decreasing value of the house will be taken care of year by year. I believe a plan along this line can be worked out on a national scale and when carried out in this way may very well be a big factor in the banking of the nation so that a re-discount of first mortgage notes by the reserve bank may be quite as possible as the re-discount of other securities is at present.

I believe the National Housing Association would do very well to appoint a committee to outline a scheme of financing which would be national in its scope and have for its fundamental purpose "making liquid funds invested in the homes of the people." This will do away with some of the difficulties in sight at the present time as between capital and labor and go very far towards eliminating the extortions which are now being practiced on people who have not funds to invest in their own homes.

### TO SUM UP

To sum up my feelings regarding housing, the most important items in the construction of homes for workmen are as follows:

1st—Permanent construction.

2nd—Low rates of interest over a long period of time.

3rd—Liquid capital invested in the homes so that a man may change from early life to middle life as his growth in income and family needs will warrant and require.

The most important of these is to make the investment in the homes of the people a liquid investment the same as other corporation investments.

# TYPICAL PURCHASE TABLE

## How to Buy A Home

AT

\$4,000

Save \$10 each month for 38 months—with interest added—				Approximately \$400			
12	"	"	30	"	"	"	400
15	"	"	26	"	"	"	400
18	"	"	22	"	"	"	400
20	"	"	19	"	"	"	400
25	"	"	16	"	"	"	400

Payments to be made each month to pay all interest, Taxes, Insurance, Water and the paying of the Second Mortgage in 10 years on basis of:

*First Payment as below*  
*50% First Mortgage @ 5%*  
*Second Mortgage @ 5½%*

First payment of	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
1st year	35.00	33.71	32.42	31.13	29.84	28.55	27.26
2nd "	34.27	33.02	31.78	30.53	29.29	28.04	26.80
3rd "	33.54	32.33	31.14	29.93	28.74	27.53	26.34
4th "	32.81	31.64	30.50	29.33	28.19	27.02	25.88
5th "	32.08	30.95	29.86	28.73	27.64	26.51	25.42
6th "	31.05	30.26	29.22	28.13	27.09	26.00	24.96
7th "	30.60	29.57	28.58	27.53	26.54	25.49	24.50
8th "	29.89	28.88	27.94	26.93	25.99	24.98	24.04
9th "	29.16	28.19	27.30	26.33	25.44	24.47	23.53
10th "	28.48	27.50	26.66	25.73	24.89	23.96	23.12
11th, etc.	14.83						

The amount from the 11th year on covers all Interest, Taxes, Water, Insurance on the First Mortgage (subject to changes in Tax Rate).



## TYPICAL PURCHASE TABLE

## How to Buy A HOME

AT

\$4,500

Approximately									
Save \$12 each month for 36 months—with interest added—\$450									
15	"	"	"	29	"	—	"	"	— 450
18	"	"	"	24	"	—	"	"	— 450
20	"	"	"	21	"	—	"	"	— 450
25	"	"	"	18	"	—	"	"	— 450

Payments to be made each month to pay all Interest, Taxes, Insurance, Water and the paying off of the Second Mortgage in 10 years on basis of:

*First Payment as below*  
*50% First Mortgage @ 5%*  
*Second Mortgage @ 5½%*

First payment of	\$450	\$550	\$650	\$750	\$850	\$950	\$1000
1st year	36.63	35.34	34.05	32.76	31.47	30.18	28.89
2nd "	35.80	34.55	33.30	32.05	30.80	29.55	28.30
3rd "	34.98	33.76	32.55	31.34	30.13	28.92	27.71
4th "	34.15	32.97	31.80	30.63	29.46	28.29	27.12
5th "	33.33	32.18	31.05	29.92	28.79	27.66	26.53
6th "	32.50	31.39	30.30	29.21	28.12	27.03	25.94
7th "	31.68	30.60	29.55	28.50	27.45	26.40	25.35
8th "	30.85	29.81	28.80	27.79	26.78	25.77	24.96
9th "	30.03	29.02	28.05	27.08	26.11	25.14	24.37
10th "	29.20	28.23	27.30	26.37	25.44	24.51	23.78
11th, etc.	16.00						

The amount from the 11th year on covers all Interest, Taxes, Water, Insurance on the First Mortgage (subject to changes in Tax Rate).

# TYPICAL PURCHASE TABLE

## How to Buy A Home

AT

\$5,000

Approximately							
Save \$15 each month for 36 months—with interest added—\$500							
15	"	"	"	31	"	"	" — 500
18	"	"	"	27	"	"	" — 500
20	"	"	"	24	"	"	" — 500
25	"	"	"	19	"	"	" — 500

Payments to be made each month to pay all Interest, Taxes, Insurance, Water, and the paying off of Second Mortgage in 10 years on basis of:

*First Payment as below*  
*50% First Mortgage @ 5%*  
*Second Mortgage @ 5½%*

First payment of	\$500	\$600	\$700	\$800	\$900	\$1000
1st year	43.50	42.41	40.92	39.63	38.34	37.05
2nd "	42.60	41.35	40.11	38.86	37.62	36.37
3rd "	41.70	40.49	39.30	38.09	36.90	35.69
4th "	40.80	39.63	38.49	37.32	36.18	35.01
5th "	39.90	38.77	37.69	36.55	35.46	34.33
6th "	39.00	37.91	36.88	35.78	34.74	33.65
7th "	38.10	37.05	36.07	35.01	34.02	32.97
8th "	37.20	36.19	35.26	34.24	33.30	32.29
9th "	36.30	35.33	34.45	33.67	32.68	31.61
10th "	35.40	34.47	33.64	32.90	31.86	30.83
11th, etc.	17.66					

The amount from the 11th year on covers all Interest, Taxes, Water, Insurance on the First Mortgage (subject to changes in Tax Rate).

## TYPICAL PURCHASE TABLE

## HOW TO BUY A HOME

AT

\$5,000

Approximately

Save \$16 each month for 36 months—with interest added—\$600

18	"	"	"	31	"	—	"	"	"	—	600
20	"	"	"	29	"	—	"	"	"	—	600
25	"	"	"	23	"	—	"	"	"	—	600

Payments to be made each month to pay all interest, Taxes, Insurance, Water and the paying off of the Second Mortgage in 10 years on basis of:

*First Payment as below**50% First Mortgage at 5%**Second Mortgage at 5½%*

First payment of	\$600	\$700	\$800	\$900	\$1,000	\$1,200	\$1,500
1st year	53.00	51.71	50.42	49.13	47.84	45.26	41.29
2nd "	51.90	50.65	49.41	48.16	46.92	44.45	40.73
3rd "	50.80	49.59	48.40	47.19	46.00	43.64	40.06
4th "	49.70	48.43	47.39	46.22	45.06	42.83	39.40
5th "	48.60	47.37	46.33	45.25	44.16	42.02	38.73
6th "	47.50	46.31	45.37	44.28	43.24	41.21	38.07
7th "	46.40	45.25	44.36	43.31	42.32	40.40	37.40
8th "	45.30	44.19	43.35	42.34	41.30	39.59	36.74
9th "	44.20	43.13	42.34	41.37	40.38	38.78	35.07
10th "	43.10	42.07	41.33	40.34	39.56	37.97	34.41
11th, etc.	22.00						

The amount from the 11th year on covers all Interest, Taxes, Water, Insurance, on the First Mortgage (subject to changes in Tax Rate).

(NOTE: These Figures cover a two family house.)

## TYPICAL PURCHASE TABLE

## How to Buy A Home

AT

\$7,000

Save \$18 each month for 36 months—with interest added—\$700  
 20 " " " 33 " — " " " — 700  
 25 " " " 27 " — " " " — 700

Approximately

Payments to be made each month to pay all Interest, Taxes, Insurance, Water, and the paying off of the Second Mortgage in 10 years on basis of:

*First Payment as below*  
*50% First Mortgage at 5%*  
*Second Mortgage 5½%*

First payment of	\$700	\$800	\$900	\$1,000	\$1,200	\$1,500
1st year	61.49	60.20	59.91	58.62	56.04	52.17
2nd "	60.21	49.96	58.72	57.47	54.98	51.25
3rd "	58.93	58.72	57.53	56.32	53.92	50.32
4th "	57.65	57.48	56.34	55.17	52.86	49.40
5th "	56.37	56.24	55.15	54.02	51.80	48.47
6th "	55.09	55.00	53.96	52.87	50.74	47.53
7th "	53.81	53.76	51.77	51.72	49.68	46.62
8th "	52.53	52.52	50.58	50.57	48.62	45.70
9th "	51.25	51.28	49.39	49.42	47.56	44.77
10th "	49.97	50.04	48.20	48.27	46.50	43.85
11th, etc.	25.33					

The amount from the 11th year on covers all Interest, Taxes, Water, Insurance on the First Mortgage (subject to changes in Tax Rate).

(NOTE: These figures cover a two family house.)

## HOW AKRON GRAPPLED WITH ITS HOUSING SHORTAGE

ROBERT E. LEE

*Chairman, Housing Committee, Chamber of Commerce, Akron, Ohio.*

Akron has had a wonderful growth. In 1910 our population was 69,000; to-day it is 160,000. Our troubles were started a couple of years ago; I might say our serious troubles, when the munition supply concerns of this country, in their necessity for production, naturally made a raid on the smaller cities like Akron to get labor; but the city of Akron probably on account of its principal product which you are all familiar with, determined to show its resiliency as well as its product does, and stretch out over this country and help all the country in making munitions so that we would be doing good for everyone as far as we could.

Nevertheless, Akron grew and she has grown rather emphatically. In that growth it produced a wonderful efficiency along a certain particular line, and up until a very short while ago it wasn't at all proud of that particular efficiency. The most efficient thing in Akron has been its bedsteads. When I say that its bedsteads have been working three shifts each eight hours, you can perhaps understand our conditions. Our workmen were so crowded on account of the lack of houses that it meant that one fellow pulled the other one out and told him to go to work as he wanted to go to bed, and that happened on the three shifts.

We were thus confronted with the situation that meant unless we effected some remedy that our insta-

bility would naturally overwhelm us. It wasn't so much the problem of building houses to sell to meet this emergency, as it was of building homes that could be rented. No one appreciates more than we do the value of the home owner, no one appreciates the solidity to any community where the preponderance of its residents are home owners, but we were facing an emergency. Hundreds and thousands of men were coming into Akron who needed places of shelter. They would have been foolish to have bought a home or made a payment upon a home immediately upon coming into the city. The manufacturers in the larger industries realizing this serious condition and much against their desires, were compelled to go into the real estate business and build homes.

The large rubber industries aren't real estate men; they don't profess to be, but as a matter of self-preservation they were compelled to go into the business to a limited extent. So the Goodyear Tire & Rubber Company started by building a little city out near their plant, and to-day they have about 1,000 homes that are occupied and are building 3,000 or 4,000 more that are under course of construction. They laid out a little city in itself out there, with all the necessary improvements.

The next large industry that started it was the Firestone Tire & Rubber Company; and the Miller Tire & Rubber Company is now planning another one. In building these cities, these little additions to Akron, they decided to put in permanent improvements. I should say that 99% of the houses are of the single detached house type of home, running about six homes to the acre with lots varying from 40 to 60 feet and

from 120 to 150 feet in depth, having in mind each home's having its own little garden and breathing space.

As to the cost of these homes and the cost of the land, the companies decided that they would not follow the usual speculator's method of going and getting a farm, putting down a few flimsy sidewalks and selling the lots at prices that would make the purchaser rich in a few years if he cared to turn it over again. They decided not only to pave the streets from curb to curb with improved pavements, but they put in sidewalks; they put in and paid for the water mains and gas mains; they put down conduits to take care of all overhead wires so that all of these things would be underground with the necessary sewerage, etc., so that when a man purchased one of these homes he didn't have to meet within a few years the cost of street improvements.

In other words, they had in mind that perhaps it might be well to have the industries arrange these things upon a thoroughly business basis, rather than a few years later have the home owners subject to some political football game or other which most of you know has to do with the cost per square yard of laying of streets in some communities.

The problem how to meet the man who hadn't any stake in the community—to get him to buy one of these homes was difficult. One would naturally say the solution of that problem is to rent homes and may ask, "Why do you build them to sell?" "Why don't you build a lot of them and rent them?"

We have handled this situation in this way: An employe of the company whose record is all right, and whose reputation is all right—even though he is a new man, we have a pretty clear idea of his past, especially

for a few years before coming to us—is given possession of that home with his family and the company makes the down payments for him so that he doesn't require any capital to get into a home and get started.

Briefly, that explains what has been done by the large rubber industries. The Goodyear Company has something like 1,200 acres that they are developing. The Firestone Company has nearly 600. I forgot to say that both of these companies have taken care of the recreational side of their little communities by laying out in the center of them large tracts of land for recreational purposes in the way of playgrounds and parks and so on.

The Firestone Company, in the center of its nearly 600 acres, has laid out a tract of nearly 30 acres given over entirely to recreational purposes, and the Goodyear Company a much larger proportion.

We realize in our industries that stability is the desirable thing to secure. We rather came to the conclusion early in the game that what we needed as much as anything else to secure that stability was to take an inventory of ourselves—see whether we were doing our part towards securing the stability of our labor; and after taking that inventory we concluded that we were not, so the first thing, or one of the first things we did was to place our industries upon an eight-hour day prior to any request—let alone a demand—being made by our workmen for the eight-hour day.

We went just a little bit ahead of the procession. The next thing we did was to see whether or not we were giving to our men, especially our older men, what they were entitled to. We concluded that we were not, from two standpoints: One, the standpoint of their



welfare; and the second, the standpoint of our welfare. So we recognized seniority by changing the usual system in plants which operate day and night. We abolished the alternating shift of an employe changing every two weeks from the day shift to the night shift. We abolished that entirely by compiling a seniority list and giving our older employes the day shift, a permanent day shift, the newer men starting in at night and working up.

We felt that was justice, believing that the man who had served with us ten years was entitled to the best we had, as compared with the man that had been with us ten days. We also determined that that was wise from the standpoint of efficiency, and there was that selfishness—the standpoint of the company in making that change, that they wanted the greatest possible efficiency. There isn't any workman living in our judgment, who can work two weeks day and then completely change his mode of living to two weeks at night and be efficient. Try it, ladies and gentlemen, try it! Try it sometime on yourself and work two weeks days and go to sleep at night and eat your meals in daylight and then the next two weeks work at night and try to sleep in the day and eat your meals through the night hours. Try it and see how near right we are in that statement.

The result of those changes cut down our labor turnover wonderfully. I might add that in 1913 when the companies were turning over about 20% of their entire forces every month, that when these changes were made to the eight-hour day and the permanent day shift, the turn over was decreased to between 2 and 3% per month. When you stop to figure the economic

loss in employing new men, you can see that as an investment this was a good one.

We believe that the workman can be stabilized if we follow the right lines of making him realize that we are not acting towards him from a charitable standpoint, because the average workman resents that. That's been our experience. The average workman is willing to pay for what he gets upon a fair basis and he doesn't like to feel that he is an object of charity. We have demonstrated that very clearly with a club house erected by one of the companies; the suggestion was made that it be turned over to the workmen and they be told, "There it is, it's yours—free. Go to it!" That was turned down. The workman has to pay two dollars a year to become a member and he pays for everything he gets in there outside of the lounging room where the literature and the library is. He pays for a plunge in the pool, he pays for a game at ten-pins, he pays for what he gets to eat or smoke and he pays for being a member. The result has been very satisfactory.

We feel in Akron that we are going to solve our problems; the United States Council of National Defense have had Mr. Philip Hiss in Akron in the past week thinking perhaps that we needed the assistance of the United States Government in handling our housing problems, to take care of our workmen. We were awfully glad to see Mr. Hiss and entertain him to the best of our ability, and said to him that he was perfectly welcome to come to Akron at any time, but we in Akron would solve our own problems without the aid of the United States Government. And we will do it!

We feel this, that our workmen are human. When I say to you that one of the largest if not the largest

company in Akron gives its employes free life insurance, sick benefits, takes care of them at home, provides old age pensions and such things as that, it has helped us along a good way. Another concern—another one of the large rubber industries—with about 11,000 factory employes, has nearly 10,000 of them stockholders in the company, owning common stock on the same basis as any other stockholder. The efforts of the industries in Akron are simply to make their men feel that they are part and parcel of that industry and interested in the success of it.

And the home question is going to solve itself. We are not making any munitions of war there. Of course we are making rubber tires and rubber goods, but not any direct munitions of war. With its tremendous growth Akron has naturally been crowded; and it is still crowded. As I said earlier in my remarks, its bedsteads were working three shifts. We have now succeeded in reducing this practically to two shifts in the space of about eight or nine months; and by this time next year we will have it down to one shift and we are going to have lots of room in Akron, because we are going to keep pace with its growth; its people are full of civic pride so that if any of you desire to locate in Akron within the next year or so, come and be assured that we will be well able to take care of you.

# REDUCING THE COST OF THE WORKMAN'S HOUSE

LESLIE H. ALLEN

*Of the Aberthaw Construction Co., Boston*

At the present time when the cost of all materials is so high and labor so hard to obtain, a survey of the elements of cost entering into the construction of a workman's house is bound to prove of interest and any steps which can be taken to reduce costs or point out cheaper methods of construction are sure to be welcomed.

In approaching this topic it will help to clarify the subject in our minds if we first think of the necessary elements of a house as distinct from the desirable features which are not essential and the luxuries which are usually added.

The essential features of a modern city house may be summarized as follows:

- Watertight roof, walls and floors.
- Bedroom for parents.
- Bedroom for male children, if any.
- Bedroom for female children, if any.
- One or more living rooms for cooking, eating and general day use.
- Private toilet room with sanitary water closet and sewer connection.
- Suitable heating arrangements.
- Running water supply fit for drinking.
- Kitchen sink with waste connected to sewer.
- Uninterrupted day light and ventilation through windows in every room.

Further additions required by the American family and considered essential by them are

- Cellar.
- Closets.
- Bath-tub with running water.
- Window screens.
- Separate parlor.

Among the many improvements which are usually included in a house of any kind may be enumerated,

- Porches and piazzas.
- Lavatory bowls.
- Hot water supply to bath and bowl.
- Window blinds.
- Window shades.
- Dining-room separate from parlor or kitchen.
- Electric lighting or gas piping.
- Wall paper.
- Laundry tubs.
- Picture mouldings.

Any attempt such as the above to divide essentials from luxuries must come in for a good deal of criticism as there is bound to be a divergence of opinion upon the details of such a list. The classification suggested will at least serve to indicate the line on which the planning of a house should be studied, in view of the need for strict economy in designing and building, necessary to bring the building down to a cost that will not be unremunerative.

Many of the unskilled workmen whose homes we wish to build have come from countries where four walls and a roof are considered sufficient shelter from the elements to make a home. Although we do want to see them housed in a better manner than this, yet it is not necessary to give them six-roomed houses with three

thousand feet of land, cellars, furnace heat, running hot water, lavatory bowls, picture mouldings and all the other desirable comforts and luxuries that are required by the higher paid man. We do want to house the lowest paid man in a sanitary and hygienic home. We should give him a house that will not harbor vermin and that will not be damp or unhealthy or unreasonably inflammable—a house in which every room will have a proper amount of direct sunlight and ventilation, decent privacy in its sanitary accommodations, and which has sufficient bedrooms for the sexes to sleep apart.

Given these, we may be assured that the essential requirements for the workman's health, safety, comfort and convenience are taken care of.

In most of the recent housing developments carried out by manufacturers, however, the houses built have been so elaborate and expensive that only the higher paid men in the plant can afford to use them. The crying need is better housing for the lowest paid unskilled workman and we must first realize this and do something to improve his living conditions even if we cannot afford to build the ideal houses that our inclinations and theories lead us to.

Some comment will naturally arise on the suggested omission of the cellar. We are told that the family needs a cellar for the storage of coal and canned fruit etc., and also that it costs no more after the foundation walls are put in to build it than to omit it. In investigating the contents of cellars in houses occupied by unskilled laborers, I have never found large supplies of food or fuel. The laborer is too poor to buy more than two or three hundred pounds of coal at a time and

never lays in stocks of food in advance; instead of this we usually find a miscellaneous assortment of most insanitary rubbish and junk which is not only undesirable but constitutes a serious fire menace. Statistics show that over 80% of dwelling house fires start in the cellar in such rubbish piles as I have described. The argument that it costs no more is nearly true where sand and gravel soils are encountered, but in clay or other hard digging the extra cost of digging the cellar mounts up considerably. Cellars are not needed for furnaces where the tenant cannot afford the fuel for them but derives his heat from his kitchen stove.

Where the cellar is omitted a space should be left under the floor, ventilated by gratings in the outside walls which can be closed in cold weather.

#### PLANNING AND ARCHITECTURAL DESIGN

In planning a workman's house, if a single house is being considered, the square house will always be found to be relatively cheaper and more economical. As the plan changes from square to oblong, the ratio of wall area to floor space increases and with it the cost. Any departure from the right angle means increased labor and waste of materials in cutting. Space wasted in large halls and passages adds to the cost of the house without adding to its usefulness.

Valleys and dormers in the roof not only add to its cost but to its maintenance as these are the points where leaks first make their appearance. Any attempt to beautify the elevation has to be paid for. Each dormer, every valley, each moulding and railing, has to be reckoned up in dollars and where it becomes a question of sacrificing necessary floor space or internal

convenience for outside embellishment, the tenant, were he given a chance to vote, would almost invariably choose the interior necessities rather than the external luxuries or the alternative of higher rent.

I am as desirous as any of seeing the workman housed in buildings that are beautiful and artistic but I do feel that I would rather house him in a building that was plain and unattractive looking on the outside than not house him at all and leave him to exist in the wretched shack or tenement that too often he has to call home.

The flat roof is very seldom used in housing, partly because the building of a sloping roof is a habit and partly because the flat roof is unattractive in appearance. I think that the last difficulty is one that can be overcome and as the cost of the flat roof, both in first cost and in maintenance, is much less than the pitched roof, we ought to accustom ourselves to its appearance and get the benefit of the resulting economy.

It is important to place the bathroom over the kitchen sink so that long runs of piping may be avoided.

Building rows of houses with party walls is cheaper than building single houses on account of the saving in wall construction. Tenants also find them easier and cheaper to heat on account of the reduction in radiation losses through the outside walls.

Multiple dwellings or tenements are of course cheaper than single dwellings, especially when land values and street improvements are taken into account. If it is in any way possible, it is far more desirable to house workers in separate dwellings, but in cities where land values run high this is often the only solution of the housing problem.



The building of the six-roomed house seems to be a habit that is so firmly fixed in the minds of industrial managers, builders, and others that it has become like the laws of the Medes and Persians, which cannot be altered. In very many cases, however, the chief demand is for five and four-roomed houses. If the tenant has to occupy a house larger than he can afford to rent for his own use, he has to take in lodgers to help meet expenses. This breaks up his home life and introduces the evils which the lodger usually brings in his train.

#### LANDSCAPE GARDENING

No applied architectural ornament can equal the beauty or permanence of a careful planting of shade trees, shrubs, and vines. The cost is considerably less and the result is far more pleasing. It is a great disappointment to visit some of the model villages that are being built and compare them with the original perspective view drawn by the optimistic town planner. By the time the houses are built and the sewers have been put in the interest of the owner has disappeared or his pocketbook has been emptied, so the trees are omitted, and the result, in spite of careful attention to architectural detail is bare and disappointing.

The importance of a careful study of town sites with a view to laying out the streets to give as little cut and fill as possible and take advantage of natural contours cannot be overestimated. On a recent job that we built, over \$50,000 had to be spent on grading and filling, deep foundations, etc., because the owners insisted on placing a regular gridiron of streets on the slope of a steep hill. The extra money spent brings in no return at all, and is money that is purely wasted.

MATERIALS OF CONSTRUCTION

The brick wall will always be the standard by which other wall construction will be compared and judged. It needs no discussion or description here.

Other materials are coming into use that may in time supplement brick; a few notes on these may be of interest:

The first of these is concrete, of which there are three kinds—monolithic, precast and block.

A monolithic concrete wall is cast between forms of wood or steel, and gives a permanent and jointless waterproof wall. The most noticeable example of this type of construction is in the one hundred houses of the American Steel & Wire Company built at Donora, Pa., this year.

A concrete wall, of course, has to be furred and plastered on the inside just the same as a brick wall would have to be, in order to eliminate the condensation of moisture on days when the humidity is high.

Concrete being a comparatively new material for house construction, the tendency is to cover it up and make it look like something else. Stucco is hard to apply to a concrete wall, and is quite unnecessary, as with the present development in the manufacture of steel forms it is possible to get a concrete wall that is perfectly true and smooth, and only needs rubbing with a carborundum stone in order to give a perfectly even texture and color, which is every bit as satisfactory as the face of a brick wall.

Precast concrete consists of large sections cast at a yard and then hoisted and set up in position. This method has been used at the Russell Sage houses at

Forest Hills, Long Island, and also in some work now under way at Youngstown. The results obtained are similar to those in monolithic concrete, but as the methods employed involve the use of heavy and expensive mechanical equipment and extreme care in execution, it is not likely that this method will ever come into permanent use.

The concrete block is usually a hollow block about 24 inches long, like a block of stone. It is manufactured by a different method to the preceding and the resultant block is porous and unsatisfactory material for wall construction excepting cellars. Recent improvements have been made in its manufacture to overcome this defect. These methods, however, are not yet in general use. The concrete block generally sold by the local maker cannot be recommended for dwelling house work.

Hollow tile walls are being used to some extent in better class residence construction. Hollow tile is somewhat uncertain material to use, and it is necessary to exercise great care to see that well burnt hard tile are used and that all the joints are properly filled with mortar. If this is done and a Portland cement stucco applied to the outside the furring may be safely omitted on the inside, and the tile plastered direct. The tile used should not be less than 8 inches thick. Recently a hollow tile with a special face which does not require stucco has been put on the market, but has not been sufficiently used for us to judge of its merits.

Where frame construction is permitted, the cheapest wall is, of course, the wall of 4 inch stud, lathed on the inside with wood lath, and plastered and finished on the outside with rough boarding and shingles. Clap-

boarding costs a very little more per square foot, but is usually painted—whereas shingles are often left bare—and the annual expense of repainting also has to be considered.

Stucco has not been used much in workmen's dwellings, but is desirable on account of the omission of the annual repainting. One of the troubles to be met with in stucco is the cracks which inevitably appear as the building settles. There is always a certain amount of shrinkage in the timbers of a house, and in the settlement which occurs as these shrinkages are made, cracks are caused in the stucco, whereas in clapboarded or shingled houses these do not appear. The use of stucco is attended with some difficulties, as it is not an easy material to apply. None but plasterers who are expert at this sort of work should be engaged to apply it.

Although no accurate cost data can be given at the present time on the foregoing material the following figures are, however, given in order to indicate the relative costs of these materials based on present prices. As prices do not vary consistently these figures may not hold good for very long. In certain localities where clay for tile making is abundant, hollow tile would be cheap and would indicate that this is the cheapest material to use. In other places where there is a good gravel supply right on the ground the relative cost of concrete would be reduced.

Assuming the cheapest construction—wood framing, wood-lathed and plastered on the inside, and rough-boarded and shingled on the outside—as our standard or 100%, the relative costs of various houses would be as follows:

Wood framing, inside wood-lathed and plastered, outside rough-boarded and clap-boarded and painted . . . . .	102%
Wood framing, inside wood-lathed and plastered, outside wire-lathed and stuccoed . . . . .	108½%
6" concrete wall, inside furred and lathed and plastered, outside rubbed smooth . . . . .	112%
6" concrete wall, inside furred and lathed and plastered, outside stuccoed . . . . .	116%
8" hollow tile, inside plastered direct, outside stuccoed . . . . .	111%
8" brick wall, inside furred and lathed and plastered . . . . .	115½%
Wood framing, veneered with 4" brick, inside lathed and plastered . . . . .	113%

The roof generally put on is the sloping roof covered with shingles. The cedar shingle, while still in common use, is slowly giving way to other materials. Many cities have legislated against it, and as the asphalted felt shingle, which is a good deal more fire resisting, can be put on for about the same price, it is coming into general use.

The asbestos shingle costs about twice as much and is not so commonly used, although it is probably more permanent than the asphalted felt shingle. Neither of these two materials, however, has been in use long enough for us to form a final judgment as to their lasting qualities. Slate and tile cost so much more in most localities that they need not be considered here.

The flat roof, boarded and covered with 5-ply built-up tar and gravel roofing, is considerably cheaper than any of the preceding, but its appearance is so often objected to that it is not used very frequently. In localities where heavy snow is experienced, it is not so suitable, especially if the roof is designed with an overhang that

does not let the warmth of the house melt the falling snow. The flat roof should, of course, be furred on the under side so that a dead air space can be secured for insulation, and if this is done it is cooler in summer and warmer in winter than the sloping ceiling under the pitched roof. Various types of "ready" roofing may be used as substitutes for the built-up roof, but on account of the difficulty in making good watertight joints, they are not much used in spite of their lower first cost.

Wood lath and plaster continue to be the customary method of finishing walls and ceilings. There is no money saving in the use of the various prepared plaster-boards covered with finished coats, but as they dry out more quickly they are much used if speed is essential. The various wall-boards and composition boards made of wood fibre offered as a substitute for plastering are not satisfactory for industrial homes. The cost per square foot is low, but the waste in cutting is very great unless especially ordered, and the result is seldom permanently satisfactory.

### BUILDING REGULATIONS

In a good many of our cities burdensome restrictions are placed on the building of small houses by the cast-iron regulations which we have to follow.

I do not question for a moment the wisdom of extending the zones in which fireproof construction is insisted upon, but in these cases some latitude should still be allowed in the choice of material. We should not be limited to the inevitable brick wall if local conditions make the building of a concrete wall or tile wall cheaper. Some cities still call for a 12-inch brick wall whereas

for the two story house 8 inches is thick enough, and is permitted by most cities. Building regulations have not yet discovered the possibilities of reinforced concrete, and if walls are built of concrete they are generally specified 12 inches thick. A 6-inch concrete wall is perfectly satisfactory.

Another point in which our building regulations in most of our cities are unduly severe is the matter of plumbing. Specifications usually call for extra heavy soil pipe whereas standard weight is sufficient and where two houses are built side by side with kitchens and bath-rooms on either side of the party wall, one soil pipe and sewer connection for the houses would be an economy that would not in any way make the house or plumbing installation less sanitary, although it would contravene the building law. In building a row of houses it is usual to plan the bath-room and kitchen sink at the back of the house so that the soil pipes come at the back instead of the front and in such case it would be much better to run a drain pipe just outside the back wall of the houses with one connection to the sewer at the end of the row and put separate sewer connections under the houses for each house. Akron pipe could be used for this instead of iron pipe and a potential source of unsanitary conditions due to soil pipes going under the house would be eliminated.

It is usual in building regulations to call for paving in a cellar. This is, although very desirable, not a necessity on soils where there is good drainage through sand and gravel.

The size of rooms is frequently restricted by building regulations which call for at least one room in the house to have an area exceeding 120 or 150 square feet

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and no bedrooms with a less area than 90 square feet or a less width than 7 feet. Although in general these restrictions are desirable there are cases on awkward-shaped lots where they work some hardship.

The loads prescribed for floor construction by building regulations are usually 40 to 50 pounds per square foot. Some cities run as high as 70 and even 100 pounds per square foot which are most unreasonable. I do not think, however, that less than 50 pounds per square foot is a safe load to allow; for, although the average load on a dwelling house is under 12 pounds per square foot, there is a possibility of much heavier concentrated loads some times being placed on the floor as in the case of an auction sale, funeral or wedding.

### ECONOMY OF WHOLESALE OPERATIONS

A good deal of economy is always gained when a large number of houses are built at one time by one contracting organization. The saving by purchasing direct from manufacturing firms in carload lots rather than in team loads from a local dealer, the continuous employment of large gangs of men, the taking of cash discounts and other economies practiced by big contracting organizations are quite a help in reducing costs. It is not so easy, however, to reduce labor costs where every house is of a different plan and style as where there are many uniform houses.

Where one or two houses only are built some savings can be made by purchasing from one of the lumber firms that make a specialty of selling "ready cut" houses shipped complete in one freight car. On large projects, however, there does not seem to be any economy in this sort of deal as the materials can be bought cheaper in



carload lots direct from the different manufacturers and the relative labor efficiency that is gained on a small job by this method of building disappears on large well organized contracts.

*(For the Discussion of this paper, see page 231)*

## READY-MADE HOUSES

JOHN E. CONZELMAN,

*Unit Construction Co., Saint Louis*

We are all trying to solve the problem of giving the workingman suitable accommodations with wholesome surroundings, and at a price which he can afford to pay. Furthermore, the rental or selling price must be high enough to pay a reasonable return on the investment. Unless these two conditions are met, a sound economical basis will not be attained. It is at once evident that we will have to use all the ways and means at our disposal, if we are to construct sanitary and pleasant housing at a cost that will meet these conditions.

Mr. Allen has discussed methods of cheapening the cost and has shown that it may be necessary to sacrifice some features which many of us might consider as essential, if we are to build well of honest materials and within the cost limits. The question of just what accommodations and conveniences shall be furnished is a local one and must be settled according to each individual case.

In considering the question of cost we must concern ourselves not only with the first cost but must include in our calculations the time element, and consider upkeep charges, depreciation, insurance cost and all items that sum up the total outlay at future times.

It is my opinion that the best way to really meet the conditions is to build permanent houses of fireproof construction, eliminating entirely if possible all exposed woodwork such as porches, outside stairs, etc. If made

of reinforced concrete, such dwellings will be practically permanent and woodwork and plastering can be reduced to the minimum.

It would be very unwise and perhaps fatal to the financial success of the venture, to build permanent houses without first making sure that they will be occupied and suitable for the purpose for which they were built for a considerable period of time. This means that the first thing to do before starting on any housing development of considerable extent, is to secure proper districting or zoning and such restrictions as will insure a neighborhood desirable for residential purposes for a long time.

Mr. Dana brought out very strongly the desirability of constructing workmen's dwellings in terraces or rows, in order to reduce the cost to a point where adequate accommodations could be supplied within the cost limits. He also emphasized the fact that such a grouping would result in a pleasing and interesting development, and would give opportunity for artistic treatment not found where separate cottages are built.

I wish to emphasize a point which will be later brought out in my paper and that is this. There is no one type of construction or one general plan that will be found to meet all requirements. The type of house to build, the size, arrangement, and number of rooms, the conveniences to be installed, and the materials of which the houses are to be constructed, are to some extent local problems, and should be solved with reference to each individual case.

At the last national conference of this Association Mr. Grosvenor Atterbury presented an extremely interesting paper on the subject: "How to Get Low Cost

Houses." In this paper the various phases of the subject were discussed and the conclusion was reached that the solution of the problem was to be found in a system of construction based on the use of standardized reinforced concrete units. This conclusion was based upon the results of his experiments and upon the actual construction work carried out under his direction at Forest Hills and elsewhere.

I have been requested to prepare a paper on the subject of "Ready-Made Houses" and to continue the discussion on Standardized Construction. It is hoped that what will be said here to-day will aid in the solution of this problem.

The term "Ready-Made Houses" refers to houses that are built of standardized parts which have been made in a factory, shipped to the building site, and then erected. It is hoped that a system of construction based on this idea, can be developed and thus secure the economy and speed of manufacture characteristic of factory-made products. Certain parts of a house, such as doors, windows, plumbing fixtures, etc., are at present factory-made products and the idea is to extend this system to the construction of the entire house.

It has been demonstrated that it is possible to construct houses of factory-made, standardized, reinforced concrete sections. However, I do not think that the method has been developed sufficiently or that the methods of manufacture have been standardized to an extent to warrant the erection of factories for this purpose at the present time. This argument has especial force because such a factory, large enough to be commercially successful, will involve a very considerable investment.

It is possible to approximate factory construction methods by means of a temporary plant erected without great expense near the building site. It therefore seems desirable to gain the necessary knowledge through actual construction before attempting the factory plan.

After we have built a number of colonies—for at present we are not ready to consider the construction of one house as a commercial proposition—we may know enough to start factories. The experience gained in this development work will not only be helpful to us but will also help to secure proper recognition of this type of construction from the various building codes.

For the present, therefore, I ask you to include under the term "Ready-Made Houses" such houses as may be built of standardized sections even though these units are made on the building site and under conditions which only approximate the factory ideal.

The vital question before us may be formulated thus:

Is it possible, at the present time, to construct attractive, vermin-proof houses of fire-proof construction at a cost that will place them within the means of the ordinary workingman? For my part I am convinced that it is entirely possible to do this and that the solution will be found in precast standardized reinforced concrete construction. It is hardly necessary to call attention to the many advantages of reinforced concrete for this purpose. No other material lends itself so readily to standardized construction. Concrete is plastic and fire resisting, and if it is well made it is sanitary and permanent.

In general it may be stated that there are but two conditions essential to the success of such an operation.

The first of these is involved in the plans themselves—the design must be adapted to the constructional requirements of the materials if economy is to be secured. The second condition is that the operation be sufficiently large so as to justify the use of construction methods and equipment and the organization that is usual in large contracting operations.

In the larger operations it will also be possible to co-ordinate the layout of the property with the design of the houses, thus insuring maximum economy in the use of the ground. In fact, we must avail ourselves of all possible economies if we are to bring the cost of this type of housing down to a point where it can compete successfully with the cheap type of housing ordinarily put up by the speculative builder.

It is also necessary to construct this type of housing in “terraces” or rows if it is to be brought within the reach of the poorer classes of workingmen. And why should we object to such an arrangement—nothing is lost thereby—on the contrary much is gained. Fire-proof and sanitary—shall we say vermin-proof—terraces are free from the objections that may properly be made to this type of housing when constructed of the usual materials.

Terrace houses, two rooms deep, with at least one window to each room, and in which each family has its own private front and rear entrance, as well as its own garden, will cost from \$200 to \$400 less than detached houses with equal accommodations.

It may appear to some that I am digressing from the main subject but the matter of cost is a vital one and it is as necessary to point out the limitations of these methods as to speak of the advantages. In this work,

as in all other operations, the economic aspect must ultimately control the constructional features.

It may perhaps be proper at this point to explain why I feel so hopeful as to the future commercial success of the ready-made or standardized reinforced concrete house. My conclusion is based on the experience gained during the last ten years in the construction of factory buildings, warehouses, elevators, railroad structures, and practically all types of reinforced concrete structures, all of which were constructed by unit method. It has been fully demonstrated in this work that unit methods can more than hold their own in a field where the competition is very keen. The problems met with in house construction are not as difficult as those that have been met with and overcome in the commercial structures referred to. It therefore follows that if housing contracts of sufficient magnitude can be secured, the construction can be readily accomplished by these same methods.

My faith in the proposition is further evidenced by the fact that the company in which I am interested is now constructing a workingmen's colony of this type at Youngstown, Ohio. Mr. Atterbury's demonstration in standardized housing construction also proves the possibility of successfully carrying out the construction of houses by the ready-made factory method.

The point was brought out previously that the various methods that have been developed for precast construction may be grouped into two general classes and a brief discussion of these methods may be of interest. The first plan has for its basic idea the rapid and economical manufacture of standardized sections in a well appointed and permanent factory. The factory

may or may not be near the building site. This plan is the real ready-made idea applied to house construction and is an ideal one so far as the manufacture of the units themselves is concerned.

If the sections are to be shipped any considerable distance, particularly if shipment is by rail, it will be necessary to regulate the size and weight of the units in order to meet the requirements. There is no doubt but that such a requirement exerts a cramping influence on the general plan. It is also necessary that such a factory be located in the heart of a district in which there is a sufficient demand to absorb the product, otherwise the chances of financial success will be very small. Under proper conditions the factory plan is the ideal one.

The second plan contemplates the construction of the units at the building site and this involves the construction of a more or less temporary plant. The main idea in such a construction programme is to get as much of the factory idea into the operation as the conditions will permit. While this plan loses some of the economy incident to a factory operation, at least so far as the actual construction of the units themselves are concerned, yet the operation is more flexible and the fixed charges are not so high. There is also more freedom in the design, as the size of the units is not restricted by transportation.

The perfecting of this form of construction will no doubt be a slow process as each experiment or operation will involve considerable time and labor. It is my conviction that it is only through the actual construction of housing on a commercial basis that real progress will be made.

While I have endeavored to bring out clearly the two



general methods that have been used in the construction of ready-made concrete houses, and have indicated that each method has its particular field, yet it is possible that future practice will combine these two methods in the same operation. If a particular operation is very large or takes on a continuing character, it may be advisable to construct a temporary plant with such care and regard for economical construction that the operation becomes a factory proposition for all practical purposes.

In my paper I have endeavored to confine the discussion to houses of fire-resisting construction. This was mainly because the request for a paper suggested that I continue the discussion brought up last year by Mr. Atterbury. I have therefore not mentioned the standardized frame house which is associated very largely in the public mind with the term "Ready Made." Most of us are familiar with this type of construction and the omission of this type from the general discussion is not intended as a reflection on the merits of the plan. There is no type of construction suitable for all conditions and the wise builder should consider carefully and choose that form of construction which will best meet the conditions of the problem in hand.

As to the ready-made concrete house, there is no question as to its advantages in a great many fields. We cannot predict what the future may bring but suffice it to say in conclusion that the reinforced concrete house built of standardized sections is to-day an accomplished fact.

## THE BEST HOUSE FOR THE SMALL WAGE EARNER

RICHARD HENRY DANA, JR.,

*Of Murphy and Dana, Architects, New York.*

If wage earners were all in the building trades our problem would be less difficult, but in most lines of work wages have not caught up yet with the sudden jump in the cost of building and living since last winter. It is, therefore, a doubly difficult problem now to build houses that will not be beyond the means of the small wage earner.

Good housing had just gotten to the point where it was recognized as no longer philanthropy but good business. Employers realized that without good housing they could not keep their best men in town, and that with good housing their employees were more steady and satisfied. It was possible for them to build such houses and get a return on their investment. Since last winter, however, the prices of materials and labor in building have risen so tremendously that it is very difficult to make it a paying proposition. The danger is that employers, wishing to supply homes for an increased number of employees, will build ugly and unsanitary temporary shacks that will disfigure our towns and cities. The trouble will be that these so-called "temporary" shacks will not be temporary, but will be allowed to stand for years to come, looking shabbier and worse each year. Would it not be a lasting advantage to the town to co-operate with the builders of these houses in some way, so that they should build permanent

houses that would be an addition rather than a detriment to the looks of the town?

### AN ECONOMIC PROBLEM

This problem then of the best house for the small wage earner is first of all an economic one. We have found since last winter that literally every \$25 counts, and that there is nothing to spare if one wants to build houses for the cheaper rents. In this paper, therefore, the economic side will be put ahead of appearance, but special emphasis will be given to those things that are both more economical and better looking.

The subject is so large that this paper will be limited to the suburban style of house. City tenements are in most places well regulated by building laws, but suburban developments are often unregulated. Besides, the suburban style seems more typical of America as a whole than the tenement. The paper will be further limited to houses that will rent under \$20 a month. Houses renting for \$20 a month and over are an easier problem. The more difficult problem most needs study and scientific solution.

### LAND COSTS

The question of land might seem to be more the field of the landscape man than the architect. But the cost is the chief question, and the more the land costs the less there is left for the house. It is very annoying when an architect is told that he should plan a group of houses that will cost \$2,000 per family, to be informed later on that out of this \$2,000 he must allow \$400 for the land. If the houses could be put on land costing about \$100 per family, the \$300 saved would help tre-

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mendously in the house. In building these houses therefore a bargain in land should be looked for and bought at opportune moments, far ahead often of the time that the buildings are started.

The small wage earner must not expect to live in a house that is centrally located, but should be far enough out for the land to be cheap and taxes low. There is a surprising amount of waste land even near our large cities. A view from the Woolworth Tower in New York shows twice as much undeveloped green area as built up area. The land should, of course, be near enough for the extension of electric or gas lines, water and sewer, or if it is a large development a separate system for it can be put in. Transportation to work is another important element, and this land should preferably not be over fifteen minutes walk from some means of transport.

So called "undesirable" land should be looked for, provided that it is not unhealthy, because the land will be so much the cheaper. The unfashionable side of the town, with cheap houses nearby or opposite, unimproved streets and sidewalks, land next to a cemetery or railroad tracks, land very sloping, low, bare or irregular (provided it is not rocky which would involve the cost of blasting) and over five minutes walk to means of transportation. The financial success of a housing development in Derby, Connecticut, for which we were the architects, largely depended on the undesirability and, therefore, cheapness of the land when it was bought.

The land should, of course, be improved to make an attractive setting for the house, with concrete sidewalks four feet wide, shade trees in the grass strips between

the sidewalk and the curb, a front lawn with no fences to emphasize the smallness of each lot and to be a continual expense to maintain; and hardy shrubs and perennial flowers in front of every house, with a chance for individual flower and vegetable gardens in the rear.

### THE TYPE OF HOUSE

Let us next consider the type of house that shall be used as the standard, and repeated for the sake of economy. The one-family free-standing house is now too expensive to build, heat and maintain for rentals under \$20 a month. Furthermore, it uses too much land if sufficient space is left between the houses. On lots 25 feet wide and under, the narrow spaces between these houses are usually damp, dirty and ugly. The houses are frequently so close together that the middle rooms of two adjoining houses look directly across at each other with no decent amount of air or privacy. If these houses are two stories high they are always too tall and narrow to be of pleasing proportions. The houses seem to be standing up which gives an unpleasant, restless effect. If they are one story high, it means they spread out a great deal, so that more land, foundations and roof are necessary and run the cost up too much, and are, therefore, out of the question.

The duplex two-family house, with one family living over the other, has all the disadvantages of the one-family free-standing house, plus the following drawbacks:—There are no individual front yards and, therefore, the space in front is usually uncared for. There are no individual back yards for drying clothes or for vegetable gardens. The cellar and back yard are not easily accessible to the second floor apartment.

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There is less privacy for each family, as the bedrooms and bath-rooms are on the same floor as the living quarters, and frequently not sufficiently separated. There is no saving in the number of stairs over two houses side by side, as there has to be a front and back stairs for the second floor family.

The two-family semi-detached house is preferable to both the one-family free-standing house, and the two-family duplex house for the following reasons: It is more economical to build per family than two one-family houses, as the party wall between the two families is less expensive than two outside walls; and also each house is easier to heat in cold weather. By economical planning one chimney and one line of plumbing can be arranged for both families. By having the scheme only two rooms deep no room looks directly into another house, but looks either out towards the street or towards the back yard. Each family has three sides of their house open to the light and air, so that they do not feel shut in. Furthermore this two-family semi-detached house is much more pleasing in proportion than the one-family free-standing house, as the length is greater than the height, and the whole building sits on the ground in a comfortable, restful way. The two-family semi-detached house is no more expensive than the duplex type, and avoids all of the disadvantages of the duplex type previously mentioned.

### THE ROW HOUSE

Houses in rows with three to eight families in a group are cheaper still to build. When we first began using this type, we thought that the end houses would be rented first, but they proved to be the last, as the canny

householders discovered that the middle houses required much less heat to warm them in winter than the end houses. Groups longer than eight houses in a row tend to become monotonous. These compositions of eight houses, however, have great artistic possibilities on the exterior, especially if the end houses are treated in a different way from those in the middle.

Such an arrangement of two-family and eight-family standardized houses might at first sight seem to be too uniform. There is, however, a great chance to give plenty of variety by grouping of the houses. It is not necessary to have all the houses directly on the street; some of them can be placed end-on to the street, and interesting groups can be arranged with a long house in the middle and two short houses at either side around a central garden or lawn.

### MATERIALS

With regard to construction—fireproof construction is now impossibly expensive for this kind of house. Concrete houses are much talked of, but these are too expensive unless the forms are used for a large number of houses; and then it can only be done economically by re-using the same moulds in succession, which means that this large number of houses would have to be built during a long period, which is not usually desired. The concrete houses furthermore tend to be very damp. Hollow terra cotta blocks make good dry houses, but are too expensive for general construction use, except perhaps for the exterior walls. The main construction of the exterior walls and floors is still most cheaply accomplished by frame construction. This, however, can be made rat-proof and fire-retardent for almost no

additional expense by means of stops made of concrete—using the minimum of cement and a large amount of waste found in construction.

For the exterior walls, the question of local materials enters in very much, so that it is hard to generalize on this point. In most localities novelty siding without any sheathing is still the cheapest. This does not make, however, a very warm wall for houses in cold climates, even with building paper placed between the siding and the studs.

The next cheapest is usually clapboards on top of sheathing with building paper between the clapboards and the sheathing. Shingles on top of sheathing are usually a little more expensive than the clapboards, but have the advantage that they can be left natural without any paint or stain if so desired.

Stucco on wire lath on stud walls is sometimes economical in the end, especially if sand is close by and cement is cheap in the locality. Stucco walls protect the building from fire on the outside and do not have to be repainted as woodwork does.

Brick walls are usually not dry unless the plaster is set out on furring on the inside. Sometimes bricks can be obtained very reasonably if the “run of the kiln” is used, that is using the hard burned and soft burned brick with the consequent pleasing variation in color, provided of course that too soft brick are not used.

Glazed terra cotta blocks on the exterior we have used only once and did not like the effect, as the blocks were too dark in color. If these glazed terra cotta blocks could be made in light colors, they ought to prove very desirable for exterior walls, as they are light in weight and, therefore, cheap to transport, and give a



splendidly insulated wall, keeping out the heat, cold and dampness.

With regard to roofs, the cheapest type is probably the flat roof covered with tar and gravel. This, however, usually gives a very unpleasant boxey look to the exterior. Slanting roofs are the great artistic chance on the exterior giving variation to the houses not only in contour but in color. The roofs are seen conspicuously against the sky or the trees, and form, it seems to me, the most important feature of the exterior which should not be missed.

For roof materials, the composition roofings are the cheapest. There are many of them made, but most of them are composed largely of gums which would dry out and not last probably more than ten years. Wood shingles are the next cheapest. These can be stained in many attractive colors, which help to protect them and increase their length of life 15 to 20 years. There are in certain localities small-size inexpensive slate which have the advantage of making the roof fireproof from the outside. The asbestos shingles come now in soft attractive colors, but are more expensive than the cheapest slate.

Unless rain water has to be saved, I would strongly advise against having any gutters or leaders. This omission reduces the original cost and maintenance, and is no loss to the looks of the building. Tin gutters do not last long; and copper is, of course, too expensive. The saving by this omission is really quite an item.

The chimneys—usually of brick, as stone is too expensive—look very ineffective if small, so that the economical arrangement in the plan of combining several flues in one chimney helps to give a larger and better looking chimney on the exterior.

With regard to the windows, I would strongly advocate casement windows in preference to the more usual double-hung windows. In the first place, they are less expensive than the double-hung windows, as they do not require any weight boxes or weights. In the next place when open they give the whole instead of half the window for the circulation of air. By making the windows open out they can be perfectly watertight, and will not take space in the room or interfere with window hangings. These casement windows can be arranged to make the bedrooms as airy as sleeping porches in warm weather. Shutters are too expensive; and are unnecessary, except in very hot climates. The rooms can be darkened by dark window-shades if needed. Bay windows and window-boxes, while attractive features in themselves, would be too expensive for this type of house.

#### THE INTERIOR

On the interior, I wish to make a special plea for fairly low ceilings. There is, I know, a general prejudice in favor of high ceilings, but there are many reasons in favor of ceilings not over eight feet high. The first of these is that by reducing the height of the ceilings we reduce materially the cubical contents of the building and, therefore, the cost. In the next place, the height of the ceilings is then in scale and proportion with the width and length of the rooms, which have to be small in a house of this type. It also makes the rooms easier to heat, and cosier in appearance. A large part of the charm of the Colonial farm houses is their low ceilings. Also low ceilings make the whole building lower on the outside, and consequently better proportioned. This does not mean that the rooms will be stuffy, if there are

plenty of windows and the heads of the windows are kept close to the ceiling. The space between the top of the windows and the ceiling is always dead space and is no advantage in the ventilation.

With regard to the heating of the interior, it is often economical, in a large group of houses, for the owner to supply exhaust steam from the factory, if not too far away, and charge for this heat in the rent. Steam heat installed separately is too expensive. Individual heating systems work very well with hot-air, but in the minimum-cost houses nothing but stoves can be afforded, with the second floor rooms heated by the registers in the first story ceilings or by using a type of stove with hot-air pipe to the second floor.

The interior walls are most practical if plastered two coats, the second coat smooth finish, and painted with washable paint. The doors and trim on the interior are most economical and practical made in cypress, stained with one coat. Narrow bases and trim are not only cheaper than the usual heavy work, but also are in better scale with the small rooms and even make the rooms seem larger than they actually are. The trim should be plain and unmoulded, with slightly rounded corners. Built-in china closets, dressers, window seats, etc., make the houses more rentable and save the tenants buying certain pieces of furniture; a saving which they appreciate.

### THE PLAN

With regard to the plan, much thought should be put into this as this is where the chief value of standardization comes in. One good standard plan may be the financial and social success of a large group of dwellings.

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In the first place, I would strongly recommend the most sympathetic treatment. The plan should be made good enough for anybody, and not "good enough for those people." Coal is not stored in the bath-tub if there is a coal bin closer to the stove. I feel that everyone has the right to live not only decently, but attractively, and even in the smallest houses I claim that this can be accomplished by a good plan.

Sun is a prerequisite, and the plan should arrange that every room should have the sun for part of the day at least. This is helped by running the long way of a group of houses north and south, with the rooms on the one long side getting the morning sun and the rooms on the other side getting the afternoon sun. By having no blinds on the exterior, the Old New England custom of shutting out the sunlight will be discouraged.

Air and ventilation are also very important, and there are two systems of obtaining this result; large rooms with unchanged air or smaller rooms with changing air. The latter is all that we can afford in this type of house, and to my thinking is just as good. Cross-ventilation can be obtained by making the plan only two rooms deep, with doors and windows opposite each other. Every room should have at least two large windows. By this arrangement we can get the minimum floor area for a single room down to 60 square feet and for a double room down to 100 square feet, which greatly reduces the size and cost of the buildings.

The next requisite in planning is compactness. The hall space should be reduced to a minimum, preferably only small square landings at the foot and head of the stairs. Small rooms can be made as livable as large

rooms if good places are provided for beds and other large pieces of furniture.

Privacy in a plan can be obtained by having all the rooms face either the front yard or the rear, and none of them looking directly into another house at the side. The front porches which are so much used for social life in warm weather, should also be given privacy by separating them from each other by parts of the building and not by mere railings on a common porch.

A cellar in the very cheapest buildings cannot always be managed, but there should at least be an air space under the whole house with the bottom concreted.

On the first floor there should be a small parlor facing the street if possible. This should be a separate room and not, as is often the case, with the front door and stairs leading directly into it. It then becomes a mere reception hall and cannot be conveniently used for a bedroom at night, as is often needed, especially in four-room houses.

In houses of this type, there is no need for a separate dining-room. In fact it is preferable to combine the dining-room and kitchen into a fairly large room rather than to have two separate smaller rooms, as the large room will then be of sufficient size to accommodate a family gathering. If it is arranged properly with a well-lighted space for the dining table at one end, and all the cooking and washing at another well-lighted end, this arrangement works very well. There should, of course, be two laundry tubs with covers as well as the kitchen sink. We have found that the ranges, refrigerators and fly-screens are taken better care of if supplied by the tenants themselves.

On the second floor, it is desirable if possible to have

## BEST HOUSE FOR SMALL WAGE EARNER 101

three small bedrooms rather than two large ones, on account of the children of opposite sexes. The bathroom should be on this floor. Water closet and bathtub are essential. The wash basin is also desirable, but we have sometimes when hard pressed omitted this to save plumbing and space, and therefore, cost.

The attic should be used only for air space over the bedrooms. Rooms in the attic are very hot in summer and cannot be well lighted or ventilated without dormer windows, which make the roof complicated and expensive.

In conclusion, I wish to emphasize that we can get economy in construction only through standardization. As this standard scheme will be repeated so often with all its sins or virtues is it not worth the services of a trained architect to get one economical plan with good proportions on the exterior?

This standardization of plan can be given variety by interesting grouping, different roof treatments and, especially, different color schemes. This last variation we have found is the most important of all, making identical houses look quite different and individually pleasing. Good proportions rarely, and good color schemes never, need cost more than poor ones.

*(For the Discussion of this paper, see page 239)*

## **BUNK HOUSES, BOARDING HOUSES AND LABOR CAMPS**

**A. E. OWEN**

*Chairman, Camp Committee, Pennsylvania Railroad*

In a corporation such as the Pennsylvania Railroad Company, there is at the present time a large variety of bunk houses, such as converted freight cars, abandoned houses, etc., but this can be easily explained. When it was found that our labor was suddenly wiped out, the most essential thing to do was its replacement. Following out various plans, it brought to our company a large importation of alien labor, men who in the main had no homes. The first question arose: How shall we house these men? The matter being entirely new, it was quite natural that every available building and freight car was the first idea; as at that time, it was thought to be only temporary. We have since changed our minds on this point. The result, however, was a variety of bunk houses, some of which meet the requirements very well and others which do not. After realizing that the proposition which now confronted our railroad company was approximately permanent, a careful study was made of what would be the best kind of bunk house to use, keeping in mind, first, comfortable quarters for the men; second, efficiency and economic construction, and third, general utility.

Finally a plan was submitted and after making many actual service trials, it was approved and made standard.

These buildings are of the portable type, being constructed of the ordinary tongued and grooved white

pine, and built in ten foot sections. Each building when complete is twenty feet wide, with sloping roofs, and approximately fifteen to sixteen feet high from the floor to the ridge pole; the floors are built about eighteen inches from the ground on suitable piers. The entire exterior of the buildings is covered with a pebble dash roofing paper. By this method it is quite a simple matter to increase or decrease the size of a building, it can be stored quite conveniently, or may be moved from one location to any other location without serious hardship, a point which cannot be lost sight of in the general economy and adaptability for emergency use.

In order to conform to the fire regulations, these buildings are lighted by electricity, and each building is equipped with the proper number of fire extinguishers; screens for windows and doors are also provided. It might be well to add that we pride ourselves on having waged a successful war on flies and vermin in general. Our camp inspectors are constantly looking after this feature, as well as seeing that dirt, grease, and in fact refuse of any kind, is not allowed to be around, instructions being issued to burn or bury all such litter.

It is our intention to use every effort to house clean labor and not allow flies, vermin or dirt of any kind. We also follow this plan in so far as labor is concerned. It is not new to me to receive reports that a bath, followed by kerosene and disinfectant, has been used.

A regular standard double-deck bunk is used in these dormitories, and each bunk is supplied with two blankets, pillows, pillow cases and sheet. The blankets, mattresses and pillows are frequently aired and sprayed



with an approved insecticide, pillow cases and sheets are sent to the laundry, and floors are scrubbed at least twice a week with disinfectant solution, and mopped or swept at least once a day. The cuspidors are cleaned daily, and a disinfectant solution left in the cuspidors. Wherever it is possible, a separate locker is provided for each man, which contains soap and individual towel.

In each of these buildings stationary wash stands are provided, hot and cold water furnished, and where camps are sufficiently large enough and drainage available, shower baths are provided. Indeed, it is the aim of our company to provide this facility at the smallest camp.

Probably the most important point in the maintenance of labor and labor camps is food. It is an old saying that to reach a man's heart is through his stomach. This is perfectly true as far as labor camps are concerned, and, even offering the best that can be had, our turnover is extremely heavy, and in a measure, it is hard for us to realize why we should be compelled to bear this burden of expense. We have tried to give our labor every thing that is good and substantial, placing the men in a position to receive credit, allowing them the privilege of purchasing at cost, clothing, shoes, tobacco, etc., not saying anything of the bunk room and meals which are practically donated. It is true that we receive a small amount in return, but so far, we have failed to realize a profitable showing, undoubtedly due at this time to the high prices of food stuffs and equipment in general. In the larger camps a separate building is used for a commissary or store.

This plan is gradually being carried out in the smaller

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camps, it being understood that the commissary store-rooms are fashioned after the same general construction as is used in the bunk house; the kitchens are equipped practically on the same plan as hotels. Bills of fare have been introduced, with menus of an excellent variety of good, wholesome food. Good cooks are secured to prepare this food properly, which is served by waiters, and a second helping is permitted.

We are now gradually enlarging our camps to include recreation rooms, something to give the men an opportunity to amuse themselves, a central point, in other words, where they may gather and pass their time when not out on the tracks. There are various forms of amusements provided, but as yet standard plans have not been drawn up, owing to the various nationalities represented, and the different forms of amusements required. However, it is a subject which is being given serious consideration.

Our medical department has also been enlarged to look after the general sanitation of the camps as well as the health of the men.

Much can be said and more can be done to improve labor camps if industrial business and railroads in general would co-operate, each realizing that certain responsibilities are to be assumed, and instead of resorting to spirited competition, a common ground and agreement should be reached which would lessen the turnover, which, it must be admitted, is a very expensive performance, and does not insure any degree of stability to either industrial business or railroad operation.

# HOUSING BY EMPLOYERS IN THE UNITED STATES\*

LEIFUR MAGNUSSON

*Special Agent, United States Bureau of Labor Statistics*

Company housing in the United States dates from the beginning of the factory system. The colonial manufacturer who established his mill where water power was available usually found an undeveloped country, and by force of necessity had to provide accommodations for the labor which he brought to his establishment.

A good many early housing developments were found by the agents of the United States Bureau of Labor Statistics in the present study of industrial housing. One project connected with a cotton mill in Wilmington, Delaware, dates back to 1831. Houses dating from 1871 and 1875 are still in use in the bituminous coal fields of Pennsylvania; and in the anthracite region from the period 1840-1850. Company housing developments dating as far back were found in other industries, as for instance a cotton mill in South Carolina dating from 1845, one in Georgia from 1850 and another from 1856.

Before undertaking its investigation the Bureau secured from various sources, periodical literature, letters of inquiry, etc., a list of firms which did any housing of their employees. The list secured contained

\*Summary of a forthcoming report by the United States Bureau of Labor Statistics on Housing by Employers in the United States. Summary tables presenting facts disclosed by this study will be found in the Monthly Review of U. S. Bureau of Labor Statistics for November, 1917.

over 700 firms; but without question the list was incomplete. A thousand would probably be a conservative estimate of the number of industrial employers in the United States who do housing work. The list furthermore did not include railroad companies, seasonal labor camps, and the agricultural towns of the South-western United States. How many workmen are employed by these thousand or more companies doing housing or the number housed by them has not been ascertained.

#### SCOPE OF THE INQUIRY

Altogether 213 separate companies were covered in the study undertaken by the Bureau, including subsidiary companies of large holding corporations which were classed as separate companies. The companies included controlled 423 establishments or plants and employed 466,991 men of whom 160,645 or 34 per cent. were accommodated in company houses. Boarding houses were not included in this study. The data gathered were generally for the year 1916.

As may be readily understood the investigation was not comprehensive, but merely representative, though it covered a considerable extent of territory. It included the bituminous coal regions of Pennsylvania, West Virginia, Ohio, Indiana, Illinois, Alabama, Tennessee, Kentucky, Colorado and Wyoming; the anthracite coal region of Pennsylvania; the iron mining districts of the North, including Michigan, Wisconsin and Minnesota; and of the South; copper mining in Michigan and Tennessee; and the copper and gold region of Arizona, New Mexico and Colorado; the two principal districts in the North and the South of iron and steel and allied industries; explosive manufacturing,

the two textile districts of the North and South; and a group of certain miscellaneous industries representing such industries as salt manufacturing, zinc smelting, manufacturing of grinding wheels, cordage and rubber manufacturing, cotton mill machinery, silk and artificial silk, arms and ammunition, and lumber manufacturing.

### TOWN PLANNING

The survey revealed that town planning has not been given any great consideration in the large majority of cases; technical town planners had been consulted by 15 % of the employing companies studied. The idea of consulting town planning experts, furthermore, is of recent origin; and the employment of such experts seems relatively more frequent on the part of manufacturing employers than of mine operators. Model towns with few exceptions are of recent origin.

Employers are little hampered by existing buildings and city development in the planning of their housing projects; for, of the 236 developments for which separate information was secured, 157 or two-thirds are reported as located on undeveloped land requiring the laying out of new towns. But town planning and landscaping are likewise possible in city suburbs and subdivisions, though perhaps with more limitations on their scope. Of 236 housing developments 16 or 6.8 % are in suburbs, 31 or 13.1 % in city subdivisions, 16 or 6.8 % are on lots already laid out within city blocks, and 10 or 4.2 % are on a combination of the different types of development. Six or 2.6 % do not report on this point.

A failure to give thought to town planning and a general use of the rectangular system without regard

to site contours has resulted in absurd grades in some towns. Grades of 14 % are found, and in one case when road construction was in progress, the company had to install an engine to assist in hauling wagons up the steep grades.

### STREET WIDTHS

Streets in company towns are almost without exception ample in width, frequently if anything too wide, making the cost of original construction and upkeep unnecessarily high, besides frequently resulting in untidiness. The prevailing width for streets is 45 feet, and for alleys 15 feet. In mining towns, however, wide streets may be justified as a precaution against fire; but even then the evils of too wide streets can be obviated by paving or grading only a narrow central portion of the street, or by providing a good set back from the street line for the houses, and then if necessary later on widen the graded or paved portion of the street by decreasing this set back.

The technical districting of land areas, restricting the land for special uses, is not generally practiced by employers in laying out company towns. There is always a natural tendency, however, to place stores at the center of the community and to group houses around that center.

### RESTRICTIONS

Aside from restrictions against the keeping of saloons or the following of noxious trades contained in all leases and deeds of sales, such other limitations as are attempted relate to the keeping of domestic animals, type of fences and outbuildings, type and cost of house, etc.

Some employers have decided against all restrictions

on the ground of the danger of establishing paternalism, a danger made evident by the fate of Pullman, Illinois. In one town in question, the agent of the Bureau noted the following results:

“Many tenants keep chickens and some keep cows and horses. In consequence the back yards are untidy. Some of the lots have two houses, one in front and one on the rear of the lot. In some cases the person buying a lot put up a cheap house on the rear of the lot and lived in it for the first few years and then the tenant would put up a better house on the front of the lot and rent the rear house. In a few cases the barn has been converted into a rear house. Business buildings, stables, stores, etc., have been built in the residence district.”

In the matter of race restrictions, one employer alternated the negro and immigrant families in his houses declaring his purpose to be to avoid too great clannishness and quarrelling of neighbors. Negroes are always of course segregated in the South, as are Mexicans in the Southwestern company towns.

#### COMMUNITY SERVICES

Public utilities are provided and certain governmental functions are exercised by the employing companies themselves in the large majority of cases in the 236 communities studied. And when the agency providing the utility is a private company, such company is frequently a subsidiary of the employing company, or controlled by the same individuals who control the employing company. No water system other than wells or outside hydrants are provided in 14 or 6 % of the 229 communities reporting; no sanitary sewers

in 91 or 40%; no storm sewers in 116 or 50%; no electric lights in 39 or 17%; no gas in 173 or 76%; no street paving in 103 or 45%; and no sidewalks or gutters in 43 or 19% of the communities studied.

In over one-half of 232 communities reporting, street cleaning and lighting, fire protection, sanitary collection and sanitary regulations and restrictions upon the use of the land for stores, sale of liquors and type of residences, etc., are functions of the employing company and not of the community. In 85 or a little over one-third of all cases, the company also provided the police protection of the community. Generally speaking employers merely assist in the provision of schools and churches. No hospitals or playgrounds are found in over one-third of the communities studied.

The chief characteristic noticeable in every company town is its uniformity, due to the tendency to erect a certain uniform style of house and to lay the town out along rectangular lines of survey. The company town suffers from a wrong kind of deliberate planning—wherein it does not differ greatly from the non-company town—largely because the housing work is incidental to the principal business of the employer and does not receive consideration in proportion to that given the purely business part of the employers' enterprise.

Another characteristic of the company town which it shares with most other communities has been its disregard of the advantages of vegetation, planting of trees, grass and shrubbery. Bare court yards and surroundings are not only unsightly, but as one large coal operator in Pennsylvania pointed out, they are a menace to health as the dust and dirt which generally collect are prolific carriers of disease.



As land is plentiful in practically all company housing developments, with the exception of a few in the Eastern states located within the limits of large cities, there is found no tendency toward crowding on lots. The narrowest lots found (one-third being 20 and under 25 feet in width) are for houses built by explosive manufacturers, unquestionably due to the prevalence of row houses. Lots for company houses built by copper mining companies in Michigan and Tennessee, coal operators in Ohio, Indiana, Pennsylvania, West Virginia, Colorado and Wyoming are generally 50 and under 60 feet in width. In the mining region of the North few lots less than 50 feet wide are found, and few less than 40 feet in Alabama. Narrower lots are found in a group of certain miscellaneous industries where one-third of the lots are under 40 feet.

#### ✓ THE COMPANY HOUSE

The company house tends to a standard both as respects its plan and material of construction. The standardization goes even to the matter of the color of its exterior. Certain types of houses are characteristic of different sections of the country; and in the Eastern states there is a further difference in the type of house in the manufacturing town and in the mining town, a thing which is not true in the Southern and Northern states, where there is no essential difference in the company house in the manufacturing town and in the mining town. As no company towns in the far Western states entered into this study no statement can be made as respects those sections of the country.

A dwelling for the purposes of this survey is defined as the family unit, the selling or renting unit, as the

case may be. Thus a double house is counted as two dwellings.

It may be well to point out some of the general features of company houses as disclosed by the Bureau's investigation. Of the 53,176 individual dwellings, 25,582 or 48% are single dwellings; 18,765 or 35% double dwellings; and 6,014 or 11% row dwellings, while all other types combined number only 2,044 or about 4% of the total. The type is not reported in 1% of all cases.

Since 1881 there has been a significant development in the type of buildings erected by employers for their workmen. The prevailing type of house erected before 1881 was the row dwelling; 870 or 48% of the 1,800 dwellings erected before that date were of that type; the double dwelling was the next most common, 423 or 24% being of that type. The prevalence of the row type of dwelling declined somewhat irregularly from that time to the present, so that now it forms about 11% of all company dwellings. It is noted as significant that of 3,547 houses erected by employers in 1916, 1,529 or 43% are of the row type, and of 1,177 erected in 1917, 375 or 32% are of the row type. The prevalence of the row type of house before 1881 is undoubtedly due to the fact that in the early days mine operators erected thousands of one-story frame rows. The increase in row houses in 1916 and 1917 is explained by the fact that the new company developments which were reported as of those years happened to be laid out in large cities where land is high.

The frame structure is the most prevalent style of company house, with brick less than a tenth as prevalent, and all other types of material combined even less prevalent than brick.

The largest proportion of the company houses, 17,643 dwellings or one-third of a total of 53,176 have 4 rooms; a little over one-sixth, 9,407 or 17.7%, 5 rooms, and an equal proportion, 9,097 or 17.1%, 6 rooms; that is, a little over two-thirds of all company houses are 4, 5, and 6-room dwellings. There are 160 1-room dwellings, but this is less than 1% of the total.

The 4, 5, and 6-room dwellings are therefore the typical size company houses. Of 17,643 four-room dwellings, 30% rent for less than \$5 a month; 40% for less than \$6; 58% for less than \$7; and 76% for less than \$8. Of the 5-room company houses, 63%, and of the 6-room houses 43% rent for less than \$8 per month. Considering all company dwellings, 69% rent for less than \$8 a month. It is then quite conservative to say that over two-thirds of all company houses are well within the means of the low paid unskilled laborer. For while no study has been made of the actual relation between wages and rent, two employers report that they limit rent to a definite percentage of wages; namely, 25% in one case and 10% in the other. Assuming either of these ratios to be the correct one, the estimate that two-thirds of all company houses are within the means of the low paid worker is not exaggerated. It presupposes on the basis of the higher ratio of 25% earnings of about \$32 a month.

It is not to be expected that a large proportion of all company houses should have such modern conveniences as a bath, water-closet, sewer connections, and water or lighting systems. However, considering all company houses (53,176), 8,238 or 15.5% are equipped with bath, water-closet, sewer or cesspool, water system and gas or electric light some of which also have laundry tubs

and hot water connections; 859 or 1.6% have bath, water-closet, sewer or cesspool or a water system; 1,917 or 3.6% have water-closet, sewer or cesspool, running water inside, and gas or electric light; and 2,534 or 4.8% have water-closet, sewer or cesspool and running water inside. There are no modern conveniences except running water inside in 10,600 or 19.9% of all company dwellings, and no modern conveniences except gas or electric light in 2,593 or 4.9% of all dwellings. On the other hand, the largest proportion of all company dwellings, 18,649 or 35% have no modern inside sanitary conveniences. The facts as to sanitary equipment are not reported for 5,596 or 10.5% of all buildings included in the survey.

#### MATERIALS USED

While nine-tenths of all company houses are of frame construction several employers are experimenting with construction materials of concrete and hollow tile in various combinations. A large anthracite coal operator in Pennsylvania built a group of 20 double houses (40 dwellings) of poured concrete without air spaces in the walls; but he has not found them as successful as he had anticipated. They cost more than the same style and size of brick house, while some of the tenants report them as damp, and to an observer they appear rather cold and forbidding on the inside. The plaster has peeled off in spots, and where pieces have broken off the stair coping, which is also of poured concrete, it would seem difficult or impossible to make repairs. Hollow tile with stucco exterior is being used successfully in a mining town in Arizona, and variety is being obtained by tinting the stucco various

colors. A company in Pennsylvania in its housing development has experimented with the hollow wall form of concrete construction, but the development is too recent to say as to its success. Two large manufacturers have built some 3,000 odd houses of the ready-built type. While making for rapid construction difficulty was experienced in matching parts; which may have been due however, to confusion growing out of a hurry arising from the urgent necessity to get something done and up at once.

#### COST OF THE TYPICAL HOUSE

The cost of a few typical company houses in different sections of the country is of interest. Costs as here given include only the cost of the house, not the out-buildings or land and street improvements. The costs today would be much greater than those given here owing to increased wages and cost of materials; and the increases would vary with the type of materials used and the locality.

The double mine type of house in Pennsylvania and West Virginia ranges from \$600 to \$800 per dwelling or the renting unit of 4 to 5 rooms; a similar type of house of 5 rooms per family erected in Michigan in 1907 cost \$825; the double frame cottage in the New England States cost in 1914 from \$800 to \$1,000 per dwelling.

The four-room miner's frame house in Ohio cost \$600 to \$800; similar houses in Colorado cost in 1914, \$750. A group of 40 was built in 1914 in Colorado for \$700 each. A cement block house of 4 rooms in Colorado cost \$650 in 1900. The simple four-room house on open piers built in the South cost \$670 in 1917; a group of 35, four-room two-story frame houses built in northern Minnesota cost in 1910, \$750.

A four-room, one story one-family house of the ready-built type cost \$1,500 in 1913 in Virginia; a five-room ready-built house of a similar type erected in New Jersey cost in 1915 approximately \$1,200. A four-room ready-built house erected in 1914 in Pennsylvania by a certain railway equipment company cost \$1,500. A four-room one-family frame bungalow, neither ceiled nor plastered inside but having inside sanitary conveniences, erected by companies in Arizona cost \$1,000. These costs of typical four-room company houses are cited merely by way of example, but even these few examples show how widely costs vary and how dependent they are upon local conditions and changes in the material market,

#### MAINTENANCE

Good company developments are found to be greatly marred by a failure to maintain the houses and their surroundings properly. Relatively poor housing accommodations are redeemed to an extent by a good system of upkeep. Employers are practically one in their belief that problems of maintenance are the most important ones for the success of any housing undertaking. The old style type of miners house in the anthracite and bituminous regions of Pennsylvania is being rejuvenated, as it were, by repainting and repair, construction of whitewashed fences, and the planting of trees and shrubbery, and the encouragement of gardening. Streets and alleys and back yards are kept clean by a system of garbage and sanitary collection.

A steel car company in Pennsylvania has supplied all its 200 single houses for the better paid class of workmen with a garbage can at a total cost of \$175. At

the rear of the alternate rows of houses for the immigrant labor it has placed a garbage and rubbish box, and all waste rubbish is to be dumped in there. When the boxes are cleaned each week lime is put in them as a disinfectant. This is but a typical case. The system of garbage cans and rubbish boxes furnished by the employers is found indispensable in the mining towns of the Minnesota iron ranges, in the company towns of Alabama, in Arizona and elsewhere.

It is the policy of about a third of the companies included in the survey to encourage gardening by means of prizes, and it is found that once gardening has been started in this manner it tends to maintain itself. Another method of encouraging gardening is by the distribution of handbooks on the subject. A few employers report the giving of prizes a failure, and suggest instead the giving of a flat bonus to each tenant who keeps a garden of a specified standard.

As a preliminary to the inauguration of successful gardening it is usually necessary to erect fences; for almost inevitably it is found that a tenant who starts to garden will build a fence about his premises. Where the tenant is left to make his own fence a non-descript makeshift is the usual result, a fence made of the odds and ends of loose boards, pieces of corrugated iron and waste wire as a rule. Uniform company fences on the other hand add much to the appearance of a town.

Some companies, however, are able to enforce a rule of no fences; and when that is the case all yards are kept well turfed and mowed, and provision made for supplying trash and garbage receptacles which are regularly removed and emptied.

The repair and upkeep of company houses is generally committed to the repair department of the establishment, with the result that house repairs are given secondary consideration to general plant repair. Several companies, on the other hand, have found it better to keep a separate repair department in connection with their real estate or housing department; the houses are then given the proper attention, regular men being charged with the duty of repair and maintenance.

### THE HOUSING INVESTMENT

With few exceptions the housing work is conducted as a general part of the employer's principal business; the accounting and administrative work connected with it is done in the general office of the employer and by a staff which has other duties to perform. In some instances a special department is created for the conduct of the work, usually termed the land department or land agent. Where the housing is conducted by a subsidiary company the housing enterprise usually becomes more elaborate and is found more generally in connection with a model village development.

Although the largest proportion of company housing is still done directly by the employer as a general part of his business, there is discernible a slight tendency toward the indirect method of the subsidiary company or the real estate company controlled by stock ownership of the employer.

Practically all employers rent their houses to their workmen. The practice of selling is finding its limited vogue among the more highly specialized and permanent industries. Out of 213 different employers canvassed in the inquiry, only 33 reported the practice



of constructing and selling houses to their employees. Mine operators generally do not encourage their employees to buy houses because the industry is not permanent, as mines gradually become worked out after a period of years.

Of the employing firms scheduled, only one encouraged the employees to take out a life insurance policy to guarantee the payment of his loan of the purchase price in the event of death prior to final payment. The plan is optional, yet about 51% of the purchasers have taken advantage of it.

Three companies have been found which are trying to prevent speculation in the houses which they sell to their employees. One large manufacturer in Ohio aims to have the speculative increase accrue to the employee. This is done by basing the monthly installments of the purchase price for the first five years on the initial real estate value of the property. This value is placed at 25% above the actual cost price to the company; and if at the end of the five years the employee is still with the company there is returned to him the difference between the real estate value and the cost value of the house. All payments after that date are made on the basis of the actual cost price of the property.

Another method of preventing speculation is to require the erection within a limited time, usually less than a year, of a house upon the lot sold to an employee. This method is in fact, however, only a temporary limitation against speculation.

#### COST OF COMPANY HOUSING

To an employer who expects to undertake housing work the first consideration is usually the cost. On

this point the survey is able to throw some light, sixty different companies having reported the total original cost of all company houses, not including land, as \$15,948,502. This amount is 28% of the average annual pay-roll of these companies for a 5-year period (1911-1915). The houses accommodated 42% of their employees, a factor which must be taken into consideration in comparing the cost of the houses with the pay-roll. The proportion which the cost of the houses forms of the pay-roll (28%), is to the proportion of employees housed (42%), about as 2 is to 3. For example, if an employer proposes to house one-half of his employees, he may expect to invest in houses, not including land, an amount equal to one-third of his annual pay-roll; if he proposes to house all, he will need to invest an amount equal to two-thirds of his annual pay-roll. Separate industries show considerable variation because in some localities climatic conditions require a more substantial construction, or because better houses than the average are sometimes built. Thus for one company in a group of miscellaneous industries, where a better class of house has been built having modern conveniences and considerable architectural variety, the total original cost of the company houses is 52% of the annual pay-roll for a five-year period, while only 28% of its 1,800 employees are housed. This proportion is almost the reverse of the average shown above for the 60 companies investigated, taken together. These figures should, of course, only be taken as a rough approximation of relative costs.

On his housing investment the employer gets a gross return of 8.3% a ratio based on the original cost of all houses as reported by 60 different companies. The

total original cost of the houses was \$14,126,125. Reports from 8 different coal companies in Pennsylvania show a gross return of 11% on a total inventory value of \$2,855,912. In calculating these percentages, average annual rent receipts for a 5-year period (1911-1915) have been used. The gross returns received by companies in different sections of the country and for different industries varied considerably, e. g., from a maximum of 20% on company houses of certain mining companies in Alabama, to 6.2% on the houses belonging to 5 steel companies in Pennsylvania and Ohio.

#### WHY EMPLOYERS HOUSE THEIR EMPLOYEES

Employers undertake to house their workmen primarily because there is a dearth of houses. Only in two industrial villages were there found vacant houses at the time of this survey, and that was because the houses were obviously bad. Aside from the immediate necessity for more houses, other reasons moved employers to maintain at least a nucleus of company houses. There was first the need of certain emergency men near the plant for the sake of added safety (as in mine operations in case of fire or accident); the desire for a stable supply of labor, married men particularly; and the belief that a more efficient labor force would thereby be secured.

Some of the reasons given are as follows: It pays as a business proposition; stockholders interested in real estate company which built the houses; property bought for plant extension (which shows the housing enterprise was merely an incidental feature); feeling that employer owes employee something; as an experiment; to prove out factory village plan as a new theory; to promote

general welfare of mankind, and to obtain a supply of foreign labor.

It is extremely difficult to say whether employers secure all the ends in question. Certainly they do not supply nearly enough houses for all their labor force, as only one-third of their employees are accommodated in company houses. The cotton mills of the South house relatively the largest proportion of their labor supply, namely 71% followed by soft coal mine operators in all sections of the country, who house 62%. The lowest percentage housed, or 15.9%, is in the copper and gold mining regions of the Southwest. This is due to the fact that the unskilled Mexican laborer is not generally housed by the companies in this region.

While 165 out of 213 companies state that their practice is to supply houses to all classes of their employees, preference is naturally given to men most difficult to retain, that is, the higher paid skilled workmen. No definite data are available to show what proportion of each particular class of labor is housed in company houses.

Practically all companies state that they are satisfied with the results of their housing work; only a few report an unfavorable experience, a common complaint being that the housing business is unprofitable. There were received altogether some 350 replies to the inquiry asking for the results to employers of their housing work. Arranged according to the frequency with which they have been noted, the results of company housing are declared to be as follows:

- (1) It secures a better class of workmen;
- (2) It gives greater stability in the supply of labor;

- (3) It results in reduction in the number of floaters;
- (4) It means better living conditions;
- (5) It secures greater loyalty from employees;
- (6) It makes more contented and more efficient workmen;
- (7) It affords better control of the labor situation, that is, hire and discharge with greater freedom;
- (8) ~~It attracts married men;~~ **H. S.**
- (9) It gives greater regularity of employment;
- (10) It provides a better house for less money for the workmen;
- (11) It brings profit to the company,
- (12) It facilitates part time;
- (13) It serves to advertise the company and keep it favorably before the public.

From this statement of results it is quite plain that housing is probably one of the most important factors in maintaining a steady supply of labor, that is, it is a factor in greatly reducing labor turnover, a problem which is now receiving a great deal of attention from employers.

One of the largest operators in the coke region of Pennsylvania and another in the steel industry emphasized the advantages of company housing during a period of depression. During such a contingency the employer is in a position to reduce or rebate rent to his men and thus keep them available as needed. The reduced rent will offset the reduced earnings; and a workman with an assured shelter over his head will be particularly loath to leave during dull times in the industry. Furthermore, the keeping of a nucleus of men at hand, it was noted, facilitates a quick start upon resumption of activity.

## OTHER ADVANTAGES

The same operator in the coke region who remarked the benefits of company housing as facilitating part time called attention to one significant result of improved company housing. The company began an extended clean-up campaign about 1908. Since that time there has been an increasing demand for further improvements. Once the tenants have experienced added comforts resulting from clean streets and alleys, removal of garbage and rubbish, new fences, fresh paint and repaired exteriors of their houses, their appetites for continued improvements and maintenance of clean surroundings grow. The exterior improvements provided by the company stimulate pride in the maintenance of the interior of the house on the part of the tenant. A steel manufacturer declares that the foreigners seem neater since the provision of improved company houses. Results of this kind, it should be noted, are not so much related to the fact of company housing as they are connected with the character of the upkeep of the houses, a matter already emphasized.

## CONCLUSIONS

Company housing is, therefore, not merely a problem concerned with the provision of more houses for industrial employees; it affects not only the fundamental relations of employer and employee, but it also has wide social significance.

Many employers frankly recognize that a social responsibility rests upon them. Through their control of community streets, lights, public utilities, houses, recreational centers, and the industry which supports the economic life of their community, employers are in a

position to control the character of the community. The rules promulgated by the employer are readily enforceable as they are backed by authority to discharge from employment.

It is difficult to see how this responsibility can be avoided in a mining town. The isolation of mining towns, the impermanence of many of them, the shifting character of the labor force, the absence of local self government all cumulate to throw the responsibility upon the employer. In a manufacturing community usually placed near populous centers where community life already exists, and where other agencies are already established to provide community needs, the responsibility of the employer is not so complete. It is therefore not necessary for him so thoroughly to control or dominate the life of the community.

But whether in the isolated mining community or in the populous city center the employer is placed in advantageous position in relation to the housing problem. He knows the purposes which he wants his community to serve and can therefore lay it out with forethought, take advantage of the advice of experts, consult town planners, architects and large-scale builders. He knows how many families he will need to supply with houses; that is, he can gauge the supply of and demand for his houses. He knows the type of labor he will want to house and can erect his houses to supply the needs of that particular class of employees. He can build on a large scale so as to cut down costs.

This survey has shown quite clearly that the employer has had both successes and failures in this work. Too little attention has been given to the layout and arrangement of the company town; there has been a tend-

ency toward uniformity in the type of house and its arrangement on rectangular streets; there has been a failure to study the desires of the workman in the matter of the type of house to be provided. Maintenance has been neglected even where good houses have been originally provided; and restrictions in the matter of keeping roomers and boarders have been almost utterly disregarded.

There is no best type of company house, although the survey reveals that as regards size, the four-, five-, and six-room house is the most prevalent. The conditions which determine the best type of house to construct are varied: the character of the labor to be housed, native or immigrant, skilled or unskilled, high paid or low paid; climatic conditions, accessibility of material; building costs, and availability of building labor.

Although then, there is no one best type of house, no one model to be followed, it is nevertheless possible to standardize the interior plans of houses of different sizes which appear to have established themselves as most acceptable. And every standardization tends to reduce costs and to make for rapid construction.

But a standardized interior need not mean uniformity of exterior. And among the ways suggested to avoid it are careful town planning; judicious use of a few curving streets which tend to minimize the monotony of similar houses, as no long vistas are exposed; and introducing variations in the exterior of the houses. One employer, in fact, had a standardized plan for a brick house, for which he had 14 different elevations. This exterior variation may be produced (1) by alternating the position of houses in relation to the street, as for instance, in the case of a gable house, turning the gables



to the street in one instance and the side in the next; (2) by variation in outlines of porches and dormer windows; (3) by alternating houses with different forms of roof—hip, gable, gambrel, or flat; (4) by alternating single and double houses; (5) by various color schemes; and (6) by the use of varying types of material—frame, brick, concrete (poured concrete or block construction) and stucco work upon frame in differing combinations.

And finally, the dreariness of many company towns is remarkably reduced if they are properly maintained and regard had to the uses of vegetation. There should be no excuse for the tolerance of filth and disorder—this is something upon which all employers are agreed.

Touching the evils which arise from the dual relation of landlord and employer, it should be stated that many employers are desirous of avoiding the evils of this relationship as much as possible, and decry all forms of paternalism. This landlord-tenant relationship is being partly obviated by many employers by separating the housing business from the general business, i. e., by organizing the housing under subsidiary companies more or less detached from the principal business. Many model towns are now conducted by subsidiaries of the principal company. The consequent tendency is for the employer to concern himself as little as possible with the landlord business.

Some companies are abandoning the method of collecting rent or paying installments of purchase price by deducting from wages due, or at least are permitting the employees to exercise their choice in the matter. The employee is also now more frequently being given the choice of renting or buying his house from the employer.

One company suggested the unique possibility of

having a joint trusteeship of the buildings funds, where houses are sold, in the hands of a board on which there is a representative of the company and also a representative of the employees who are purchasing the houses.

Finally there is the possibility, indeed, the desire on the part of some large corporations to surrender the distinctly community functions to the independent control of the community itself. A model mine town in the soft coal region of Pennsylvania was erected from the ground up by the employing company and about a year or two later was turned over to the community after the inhabitants had voted for its incorporation. Another employer, a steel company, left it to the employees to place restrictions upon the property, but in this particular community only a building line restriction was established, and conditions reverted to a state of disorder and untidiness.

Thus there are, absolutely controlled company towns where conditions are ideal, and others where conditions are disreputable. On the other hand there are small industrial towns without any company control, the companies confining their housing activities to a minimum, where conditions of disorder and community slothfulness prevail, others where high ideals and efficient community control exist.

*(For the Discussion of this paper, see page 249)*

## WHICH CITY DEPARTMENT SHOULD ENFORCE HOUSING LAWS—THE HEALTH DEPARTMENT OR THE BUILDING DEPARTMENT?

JAMES F. McCrudden

*Chief, Division of Housing and Sanitation, Philadelphia Health Department*

The query brought forth by the title of this paper will have little or no bearing upon the kind of housing law which should be adopted, but it will be assumed that the housing laws enacted are of the highest standard in relation to the communities over which they have control, and that those persons who have much to do with housing laws and who are the representatives of federal, state, municipal and social agencies are engaged in giving their attention to the framing of laws that are to effect the greatest good in their respective communities.

In the multiplicity of housing laws that have been enacted within recent years and in which the ~~National Housing Association~~ has played such an important part, there has been presented some comment and query in the new problem of determining the proper branch of the federal, state or municipal service which should be intrusted with the enforcement of such laws.

Probably at no other time in the development of this class of legislation is the question more pronounced for discussion than the present. To-day, standardization is the watch-word of efficiency. A definite understanding after liberal discussion should bring to those who

are responsible for the enactment of housing laws a fixed conclusion as to the most logical department with which to place the law.

The successful enforcement of a housing law will depend greatly upon a standardization of opinion in relation to the importance of such a law as affecting the interests and welfare of a community.

In the preliminary steps usually taken before the enactment of a housing law, its sponsors should become fixed in their belief in the benefits to be derived from such a law and then weigh carefully the relation of such benefits to the duties which are assigned to the various department heads under our present system of government. In so doing, it is well to enumerate the causes or conditions which have called forth laws that have such a direct relation to housing.

What is a housing law? What does it attempt to control or regulate? Probably a definition standardized in form to cover all conditions would help materially in fixing the responsibility for the enforcement of the law.

I believe that it will be generally accepted that a good housing law will regulate the classes of buildings that are to be constructed and used for human occupancy and also the proper maintenance of such older buildings as will give to human beings those things of a sanitary and hygienic nature, to which they are rightfully entitled.

The immediate causes that bring forth the presentation of these laws to the legislature are often the results of the abuse of those things that govern the sanitary environment of the home and that have a direct bearing or relation to the susceptibility of its occupants.

In detail, the essential things which an official will be called upon to supervise and control in the enforcement of a housing law may be summed up in the classifications of light and ventilation, plumbing and drainage, sewage disposal, sanitary toilet facilities, room overcrowding, cellar and basement occupancy, a sanitary and sufficient water supply, waste disposal, illegal keeping of poultry or domesticated animals, and the right and power to eliminate those places used for human occupation which may endanger or have a tendency to endanger or be prejudicial to the health, safety or comfort of those who are housed.

It is also true that a good housing law should contain adequate provisions to take care of or regulate proper and safe building construction, land overcrowding, provision for safety against fire and also to guarantee to an investor a commodity that will have a maximum life and where maintenance costs can be kept to a minimum.

It is extremely difficult to write a good housing law that will not in some way involve structural features and which will not have some cross relation with the work performed by a building department. Nevertheless, this is true of very nearly all conditions that are handled by public health departments in the performance of public health duties. It is very essential that all departments of the government be efficiently co-ordinated with a department of health for the successful enforcement of public health laws.

In the framing of a housing law in relation to its assignment to the proper department for enforcement, a legislature should make inquiry as to the purpose of building departments and the cause of building laws,

as well as to study carefully the purposes and duties of a health department.

Primarily, building departments were established to control and regulate construction of building in accordance with the best modern engineering practice—to provide for the safety and welfare of a community by insisting that proper materials enter into such construction and to engage the proper persons equipped with practical and scientific knowledge governing those engineering details that go with building construction work, to guarantee that the building is safely erected and can be accepted by the public for legitimate use and occupancy.

In the growth of cities and towns, there is brought forth a congestion which demands of a building department the strict enforcement of building laws for the protection of the lives of those who occupy adjoining buildings. It is not only essential that the lives of those who occupy a building shall be protected, but it is just as essential that the safety of those within the immediate surroundings shall be provided for. One of the very first building laws of the state of Pennsylvania, antedating Revolutionary times, was for the protection of the life and safety of occupants of adjoining properties in the passage of a law demanding that chimneys should be built in accordance with certain specifications.

Building departments also assume duties enabling them to act as arbitrators in the adjustment of party lines, and to satisfactorily direct types of construction to meet such adjustments. In some few instances, building departments also have control over lot areas but invariably only from the standpoint of public safety in relation to fires and the action of the elements.

The personnel of an efficient building department as a rule is composed of men of engineering training, particularly in relation to construction work and of men who have by practice and experience obtained sufficient practical and scientific information to enable them to supervise such building construction, but who have not either in their elementary training or practical experience devoted any considerable time to studies of sociological or health standards.

If it were possible to obtain the advantages of the theoretical and practical experience of a building construction official in the person of one who has the qualifications of an efficient social investigator, and the intuition of a public health officer, then I believe that the ideal would be nearly reached. But very unfortunately, such conditions are seldom, if ever, found in the profession of engineering, having to do with construction work, nor should we expect to find such ideals, when we realize that building construction in relation to proper housing represents but a fractional portion of the total of building plans submitted and upon which he is called to spend so little time.

Surely we would not look to a locomotive engineer as a person who would spend any portion of his time in study or application in offering suggestions for the design, maintenance or equipment of any part of a railroad's property in relation to the health or welfare of its patrons—no more than we would look to a civil engineer engaged in the construction of large bridges to offer suggestions to the medical officer of a community on the best way to control and handle communicable diseases in its relation to housing.

The engineering profession has many separate and

distinct lines of study, and while all of the phases of engineering work are the product of the elementary teaching of the engineering school, nevertheless each distinctive branch is a profession unto itself and consequently we cannot expect the trained professional man to be a "jack of all trades" in the following of his profession. Specialization produces experts and experts are the means of producing the practical application of theory and knowledge for permanent results.

The principal function of a health department is in the conservation of public health and has two distinct branches—the branch embracing preventive medicine and of applied medicine. The duties of each, broadly speaking, have to do with the safeguarding of the community against those things which are prejudicial or have a tendency to be prejudicial to public health, whether it be in the control of sanitary laws, the application of hygienic theory, the abatement of nuisances, or the control and elimination of contagious diseases.

An equally important duty of a health department is to safeguard the health and lives of those who reside in buildings and consequently must in the adoption of any rule, regulation or law, take into account those things which may have a tendency to jeopardize or be harmful to the health of the occupants as well as the control of the influences of environment, as an important factor in health conservation, even when it is not the principal factor.

A building department on the other hand by its laws invariably controls and supervises the erection of building in the protection and guarantee of the material or physical safety to be given to the occupants, and the establishing of minimum standards that have been



determined by sound practices to be most influential in maintaining proper comfort and safety to those who are to be housed therein.

After the final completion of a building, it is true there is a certain responsibility assumed by a building department in the maintenance of the building, but only as related to those material things which affect public safety.

From the beginning of state government to the present time, with few exceptions, the duties of a building department have been separated from those functions assumed by a health department and this has been rightly so.

In the organization of a health department, its personnel should be so formed as to require the services of those men who by elementary knowledge and practical training are fitted to handle problems pertaining to public health and who have a proper sociological understanding of those things which contribute to health conservation and the responsibility for control of health and death rates. During recent years, as a result of the growth of our health departments, the sanitary engineer has very fortunately been performing a very active part but unfortunately seldom or never is called upon to perform any duties in relation to building construction.

Sedgwick has very properly stated that the principal function of sanitation and of the application of hygiene in general is the prevention of premature deaths, and those officials charged with the enforcement of housing laws in relation to sanitary and hygienic conditions embracing light and ventilation, plumbing, drainage and sewage disposal, overcrowding, privacy, improper

use of those portions of the building underground, and waste disposal—must be qualified to properly determine the remedies to be effected and the beneficial results that such remedies will have upon public health. In other words by training and experience, he should be qualified to assume responsibility for all things which will have a direct bearing on the health of the occupants of the home.

The administrators of housing laws of many of the larger and smaller cities will agree that it is very nearly impossible to co-ordinate the work of a building department and of a health department in relation to the acceptance and approval of plans of buildings where housing conditions are affected. This is due principally to difference in training, more than an exemplification of any desire to resist co-operation.

Future housing laws should be so written as to place entire responsibility for the erection and maintenance of the buildings and surroundings of the classes cited in the housing act, in the hands of those officers whose duty it is to protect the health of its occupants, with no division of responsibility.

What are the direct advantages to be derived from a housing law? This has been written upon time and again and may be described as the lawful means given to obtain for a community an opportunity to reside in decent and sanitary homes and to provide for their families all of the advantages that will have an influence on their health and comfort.

Mr. Veiller has well stated that housing evils as we know them to-day are to be found in dangerous and disease-breeding privy vaults, in lack of water supply, in dark rooms, in filthy and foul alleys, in damp cellars,

in basement living rooms, in conditions of filth, in inadequate methods of disposal of waste, in fly-borne disease, in cramped and crowded quarters, in promiscuity, in lack of privacy, in buildings of undue height, in inadequate fire protection, in the crowding of buildings too close together and in the intensive use of land.

The advantages to be derived are, of course, in the correction of the evils which have been enumerated and many of which have a direct bearing on those influences which control public health.

The disease-breeding privy vault has long since been condemned after a complete indictment and case proven by the public health official. The lack of convenient and sufficient water supply or in furnishing to human beings a water supply that is not potable and does not meet sanitary requirements produces an element of danger, depending on susceptibility that will sooner or later have an evil effect upon those compelled to live under such conditions, as well as the danger which may be produced in the creation of water-borne disease, and in the spreading of such disease throughout the community.

● The studies that have been made in relation to tuberculosis call for plenty of good air and sunshine as the effective remedy against this "home disease" and the official charged with the enforcement of a housing law is safe in taking the stand that he will not permit any argument to interfere with his ruling against dark rooms, but will insist that the room with the standard amount of light and ventilation is the kind of room to be desired as a matter of prevention, health and comfort.

The category of filthy and foul alleys, damp cellars,

conditions of filth and fly-borne disease, the public health official has long since been familiar with and no time will be taken in defending any stand that has been assumed in the work which properly belongs to preventive medicine. Divorcing the housing question entirely from these conditions, they will still remain chargeable to the public health official and where housing conditions are concerned his responsibility is doubled.

Occupancy of basement living rooms, inadequate methods of disposal of waste, cramped or crowded quarters, promiscuity or lack of privacy have but little interest for the structural engineer and with our present knowledge that these things all have an influence on the health of a community, with the possibility of affecting the safety, welfare and morality of the coming generations, it becomes the duty of a public health department to assume control over those things which may possibly be instrumental as an interference in its work of the control and supervision of health questions.

In the minimum standards adopted in housing laws for the size of rooms used for human habitation, there is a question of health involved and should of necessity be assigned to the health official. The health official must establish every safeguard to assure efficient work in the prevention as well as the cure of the disease. A building department cannot possibly interest itself by time or action in establishing standards that will work no benefit to that department in relation to the work that they have accomplished in the construction of a building. The problems encountered by a health officer in the control of contagious diseases and in relation to overcrowding, water supply, waste disposal,

privacy, etc., is of little or no interest to the structural engineer of a building department.

No advantage is to be gained by the assignment of a housing law to a building department. In some cases necessity may demand that this department assume temporary charge, but inasmuch as the greater percentage of evils to be corrected by a housing law are those that have direct relation to the work of a health department, the law should of necessity be assigned to the Health Department for its enforcement.

Housing is a function in direct relation to health conservation, and all matters of health rates—death rates from preventable causes especially, belong to a health department.

A building department is not qualified either by training or experience to be placed in charge of those things that relate to public health and consequently should not be burdened with any responsibilities other than those which pertain to engineering relative to building construction. A housing law framed in the interests of the health of a community cannot for any reason afford to divide responsibility in its enforcement. Division of responsibility invariably results in an overlapping of duty and an overlapping of duty invariably means a shirking of duty.

An urgent plea is now being made to bring about a standardization of housing laws, particularly in relation to minimum standards adopted. Confusion of standards produces a deplorable lack of confidence upon those whom the law will affect. In the adoption of minimum standards, after very careful study, we establish a line of safety and endeavor to impress by law the dangers to be encountered if such standards are

not adhered to. In the enactment of a law permitting of lower standards by an adjoining county or state, there is produced a demoralization that brings about a complete lack of confidence in the law. This demoralization is more exemplified in cases of counties whose boundaries are separated by an invisible surveyor's line and where all local conditions are more or less the same.

It should be the aim of the official having in charge the enforcement of housing law to secure from a building department all possible co-operation and to make use of all suggestions of merit that are given as a result of a wide and practical experience in home building. The line of demarcation is very sharply drawn in the established duties of each of these departments and it is not fair to a building department to request that it be burdened with public health duties, whereas it would be likewise unjust to deprive a public health official of the right to say what should or should not be in relation to preventive work in the elimination of housing evils.

In our present war time, the work of housing officials has been of great benefit in decisions reached by the army and navy in the construction of cantonments, and in the conservation of the health and providing of comfort of our militant forces.

The professional building construction engineer enjoys a very high and important place as a co-ordinating factor in housing work and is a most essential official in relation to the enforcement of all building laws, but inasmuch as building laws in relation to housing are but a very small portion of a housing law, it must necessarily follow that some other department must be assigned the responsibility of carrying into

effect the direct advantages to be derived from efficient housing legislation. If we agree that the conservation of the health of the inhabitants occupying the class of buildings enumerated in the law, is the most vital element of advantage to be obtained, then the decision to assign such a law to a Department of Health would at least be consistent with our general knowledge of the duties of such a department.

*(For the Discussion of this paper, see page 258)*

**ORGANIZING THE HOUSING WORK OF A  
HEALTH DEPARTMENT  
WHAT ONE CITY HAS DONE—DETROIT**

**HENRY F. VAUGHAN**  
*Assistant Health Officer, Detroit*

**W. F. WALKER**  
*Sanitary Engineer, Health Department, Detroit*

Previous to October 1915, several sporadic attempts had been made in Detroit to formulate a definite housing programme, and some advance steps had been taken, such as an attempt to regulate lodging houses. Nothing concrete had been accomplished before this date. The sudden and phenomenal growth and development of this city had produced a serious dearth of housing accommodations, with the accompanying evil of room overcrowding. This, coupled with the city's various alien elements in the population, presented a problem of real magnitude. Detroit possessed other common housing evils—dark rooms, basement or underground living rooms, crock-hopper closets, which are very little better than the primitive privy vault, etc.

Although for many years Detroit has enjoyed an unusually low tuberculosis death rate, the public has become generally aroused to the dangers of this great plague, and has voiced its approval of preventive measures by appropriating vast sums to fight the disease, including a single item of one million dollars for the construction of a new sanitarium. It is well



recognized by sanitarians that in order to successfully cope with the tuberculosis situation, a start must be made at the very root of the evil. As long as unscrupulous builders and investors are permitted to remodel the upper stories of discarded business or manufacturing places, dividing the space into numerous small rooms or closets, just large enough to contain a single bed—no window, no sunlight, no ventilation whatsoever—this disease cannot be conquered. Many such lodging houses for men were opened in Detroit during 1914 and 1915. In one case a builder proposed providing running water in each room. The plumbing code prohibited the installation of fixtures in a room without a window, and through this requirement the Board of Health attempted to force the lighting of each room. Instead of setting the lavatory, a wash basin and pitcher were provided and the law evaded. Tenement houses being constructed under the building code were being built with so little light in some rooms that one could scarcely see his hand before him when standing near the wall opposite the window. Courts open to a yard could be reduced one-third in area, notwithstanding the fact that such court might turn two or three right angles before reaching the yard. The custom was nearly universal of filling up the court with a rear stairs and a balcony at each floor. It was the knowledge of these conditions in new buildings and the presence of the usual housing evils in old buildings that prompted the Detroit Board of Health to action.

The city charter grants the Health Department among other powers the right to make orders and regulations concerning the suppression or removal of nuisances and all such other orders and regulations as

they think necessary and proper for the preservation of public health. It is by this vast authority vested in the Board of Health, which virtually places health legislation in its hands rather than in the City Council, that Detroit has obtained a good practical housing law. An opinion of the Corporation Counsel upholds the legality of such regulations, stating further that the final analysis of the reasonableness of the rules depends entirely upon the Board's ability to prove to the courts the public health necessity of each specific section. This we believe could be done with little difficulty, although the occasion has not yet arisen.

In October 1915, at the request of the Health Officer, Mr. Lawrence Veiller spent several days in Detroit studying the existing conditions in the Health Department and obtaining data for a report, which was received from him two months later. This report contains forty-four specific recommendations, and we may here state that the programme from that time forward has been an attempt to comply with these recommendations. Practically all of these requirements have been fulfilled.

During the winter of 1916 a special investigation of housing conditions in a congested district containing 22,740 people was made by the writers. The principal object of this work was the securing of facts as to existing conditions on which to base the necessity of a housing code and the education of the public in order that the Health Department might enjoy its support. Several tours of inspection were mapped out, each showing the many evils common to bad housing. Guides were appointed who personally conducted the newspaper men and representatives of

business and philanthropic organizations and agencies, the public health committee of the county medical society and others. The editors in chief of the leading papers themselves viewed the conditions, and the impressions made on their minds should forever be reflected in the attitude of their respective papers. The reporters joined in the rounds of the night squad who worked between midnight and 3:00 A. M. Arrests were made under general health laws and for room overcrowding, and the judge frequently ordered the police patrol to round up all the tenants. He would then give them a certain number of days in which to find less crowded quarters.

Whenever possible we chose a dwelling in which we found a case of tuberculosis or erysipelas, or other communicable disease. These activities were given unlimited publicity by the press and did much toward arousing public sentiment. To illustrate the congestion found: In one district containing a total of ninety-six houses, a bed capacity for 1,974 persons was found. Based on the modest requirements of 400 cubic feet of air space for each adult and 200 for each child, the rooms occupied by these same beds were only of sufficient size to accommodate 1,477 people. Thirty houses, or 31.2% of the total number were crowded to 150% and over of their allowable capacity. Although the special work was not constructive from a housing viewpoint, since it merely scratched the surface, it was of immense educational value. During this same period the proposed housing code was prepared, based largely on Veiller's "Model Housing Law," so altered as to meet Detroit conditions. On May 12 this code was submitted to and approved by the Board

of Health. For various reasons it was not printed and made effective until ten months later.

For a number of years a group of prominent business men and social workers had taken an active interest in Detroit's housing needs. In October 1916, the Detroit Housing Association, which is the official title of their organization, offered the Health Department Mr. Veiller's service and experience in the enforcement of the new housing code.

To obtain results of material value in the attack upon the housing problems already stated, it was necessary to effect radical changes in the method of functioning of the organization. The Sanitary Department of the Detroit Board of Health had heretofore consisted of three separate and distinct divisions, viz.: First, the Housing Division, concerning itself primarily with the questions of sanitation of dwellings and premises, and devoting a considerable share of its time to the problem of alley sanitation; second, the Plumbing Division, concerning itself only with the inspection of new installations of plumbing, giving no attention to questions of maintenance and making no attempt to discover serious defects in existing work; third, the Division of Sanitary Police, being a detail of patrolmen, one or two from each precinct, engaged for the most part, in the work of alley sanitation, but not infrequently acting on complaints of a strictly housing nature, viz., filthy privy vaults, stopped sewers, etc. The headquarters of this Division was not in the Health Department, but each man worked from his particular station house and they were only assembled together on very special occasions.

Imagine, if you please, these three divisions working

independently of each other and without any clearing house of records. The Chief Inspectors were largely occupied in running the office and with the making of special inspections. No method of checking the work of each inspector was in force, and errors were left to chance discovery and correction. This was virtually a sanitary army, with each soldier his own general. While the absence of a definite housing programme had hampered the Health Department, even with the present code, it would have been practically impossible to obtain satisfactory results with such a loose organization. The Sanitary Department, with its three divisions, still stands, but the organization has been bound together and made effective in the following manner:

The reports of each department have been combined in a centralized Bureau of Records, arranged by street and number, with a boiled-down card record summary of departmental action, arranged as a follow-up system, grouped by blocks. The city has been divided into many small districts from which the larger Inspectorial Districts can be made up in a flexible manner, best suited to the work of each particular division. All work so far as possible is prosecuted along district lines; and the work of each inspector is laid out for him the day before, and the speed with which each case is to be prosecuted is determined by the head of the department, not by the Inspector.

The activities of each division still remain distinctly separate, the Housing Division devoting its time, beyond that required for the investigation of complaints, to the routine discovery and correction of all housing evils. The Plumbing Division has enlarged its scope

to include the inspection of new dwellings in the course of construction, to determine whether or not the requirements of the Housing Code, relative to light and ventilation, have been complied with. This is still a division dealing with new construction. The Sanitary Police devote their entire time to the problem of alley sanitation, ordering the installation of garbage and rubbish receptacles and compelling the removal of all accumulations where found. This division is now in charge of a Sergeant and operates directly from the Health Department, the work being prosecuted along the district idea.

The Chief Inspector of each division has been relieved of all clerical duty and is free to instruct his men when necessary in the field, and to direct the work of each inspector along the lines of policy established at staff meetings. All verbal and field orders by the inspectors have been eliminated and replaced by written reports, on suitably devised forms covering each phase of the work, turned in to the department daily. From these reports a proper order is selected from a general form of orders, and the owner or responsible person in question, notified by mail of the departmental action; thus bringing the public into more intimate relation with the department. Departmental action against premises is not easily diverted, as there is no occasion for withdrawing all records with regard to any premises from the file at one time. There is always sufficient data on hand from which to construct the case in the event of loss of field records.

The Court work of the department has likewise received special attention, and the inspectors who have shown themselves particularly efficient along

this line have been detailed as a court squad and make all reinspections, where court action is deemed necessary by the head of the department. Regular meetings of the inspection force have been arranged with classes of instruction covering the needs of each division. Questions of common interest are here discussed, and the conclusions arrived at form the basis of a code of rules governing inspectorial practice, the result being that the direct responsibility for law enforcement is removed from the inspector and they become merely the eyes of the department, of which the Bureau of Records, containing all data, may be considered the brain.

There is little question but that the carrying out of the policy established relative to old buildings, will do much to improve those housing evils with which we are all familiar, and that the examination of plans and the inspection of new dwellings under the housing code should safeguard the future. The acid test, however, must be applied and we may measure the efficiency of the whole, by the reduction in communicable diseases in the future.

*(For the Discussion of this paper, see page 270)*

# **AN INTENSIVE STUDY OF CERTAIN BLOCKS IN CHICAGO WITH RELATION TO TU- BERCULOSIS FOUND IN THOSE BLOCKS**

**JOHN DILL ROBERTSON, M.D.**

*Commissioner of Health, Chicago*

In August 1916 the board of directors of the Municipal Tuberculosis Sanitarium by resolution ordered a tuberculosis survey of eight square miles of the center of Chicago, lying between Ashland Avenue on the west, State Street on the east, North Avenue on the north and 22nd Street on the south. The objects of the survey were, to diagnose as nearly as possible all cases of tuberculosis in this territory, to see in what manner they were housed, what their social status was and to conduct a campaign of education for the betterment of conditions.

The central part of Chicago was selected because it is the oldest part of Chicago and the district includes the worst part of our river wards where some of the city's most congested blocks of dwellings are located.

While the survey was primarily a tuberculosis survey we felt that inasmuch as it was a house to house survey, the housing and living conditions should be carefully tabulated. Our original survey plan was arranged and our physicians advised to make accurate reports on the kind of house, the number of apartments in each building, the location of the rooms, their general sanitary condition, the condition of the plumbing, etc. The survey was made by physicians; Dr. Clarence L. Wheaton and Dr. John Ritter, experts in the line of



tuberculosis, were in direct charge. They had had years of experience in tuberculosis in Chicago, not only in the medical but social aspect of the disease. Fifty-five other trained physicians worked under their supervision.

In the short space allotted me I can do little but generalize on the large mass of facts collected.

#### FOURTEEN THOUSAND UNDISCOVERED CASES OF TUBERCULOSIS

✓ The 1916 school census shows the population of this eight square miles to be 371,259. The total number of persons examined was 165,700; 14,282, or 8.6%, were found suffering with tuberculosis in some one of its forms. A spot map which has been prepared shows the exact location of these cases and the color of the tack shows the kind of tuberculosis. In a total number of 13,607 tuberculosis cases, 2,671 are reported as living in one-family houses, while 10,936 live in houses having more than one family. The Chicago ordinance is like the other housing laws of the country in that it does not distinguish between the better grade of multiple dwellings and the lower grade usually termed tenement houses. The investigators in this work used the same rough division between apartment houses and tenement houses that is used everywhere. The multiple houses that are in poorer condition of repair, that have lower rentals and are more crowded in occupancy, were classed as tenements. Three quarters of the cases were living in such houses. In distinguishing between the front and rear houses it is interesting to note that 5,063 cases, or 27%, resided in houses at the rear of the lot. Thirty-two per cent. lived on

the first floor and 61% on the second, third and fourth floors. Only 5% are reported as living in basements and less than 1% in attics.

In studying the size of the apartments it is found that 57% were living in four- and five-room apartments and 19% were living in apartments of more than five rooms. In the three-room apartments there were 13% of the cases and in the one- and two-room apartments, 9%. The size of the apartment was not nearly so vital as the further fact that 48% of our cases showed that they were living in family groups containing six persons or more and that 33% showed families of four and five, and 17% of groups of three or less. It is not only the large apartment that has relatively the most cases, but they are full apartments.

The amount of rent which was being paid by these tuberculous families showed that in 2% of the cases it was as low as \$5 per month; in 56% from \$5 to \$12; in 25% from \$12 to \$18. More than \$18 was being paid by only 10% of the cases.

To summarize these social data, we may say that three quarters of the cases are living in four or more rooms, with half the families containing six or more persons; while the rents for three quarters of the cases were not over \$18.

It will be noted that the condition of the plumbing was reported good in 73% and bad in 27% of the cases. General cleanliness was marked good in 64% and bad in 36%; while ventilation is recorded good in 67% and bad in 33%.

## HOUSING CONDITIONS

<i>Kind of Dwelling</i>		
House . . . . .		2,671
Apartment . . . . .		3,463
Tenement . . . . .		7,473
Hotel . . . . .		132
Jail . . . . .		202
Front . . . . .		7,515
Rear . . . . .		5,063
<i>Floor</i>		
Basement . . . . .		715
First . . . . .		4,325
Second . . . . .		5,678
Third . . . . .		2,072
Fourth . . . . .		461
Attic . . . . .		78
Total . . . . .		13,969
<i>No. of Rooms in the Home</i>		
One . . . . .		661
Two . . . . .		656
Three . . . . .		1,872
Four . . . . .		5,961
Five . . . . .		1,942
Over five . . . . .		2,665
Total . . . . .		13,697
<i>No. of Occupants in the Home</i>		
One . . . . .		503
Two . . . . .		713
Three . . . . .		1,230
Four . . . . .		2,250
Five . . . . .		2,409
Six or over . . . . .		6,690
		13,795
<i>Rent per Month</i>		
Under \$5.00 . . . . .		237
\$5.00 to \$8.00 . . . . .		2,099
\$8.00 to \$12.00 . . . . .		5,585
\$12.00 to \$15.00 . . . . .		2,212
\$15.00 to \$18.00 . . . . .		1,231
\$18.00 to \$22.00 . . . . .		756
\$22.00 to \$25.00 . . . . .		237
Over \$25.00 . . . . .		409
Owner . . . . .		751
No rent . . . . .		90
Jail . . . . .		202
Hotel . . . . .		107
Total . . . . .		13,916

Plumbing . . . . .	13,909	{ Good 10,109 Bad 3,800
Ventilation . . . . .	13,937	{ Good 9,232 Bad 4,705
Cleanliness . . . . .	12,913	{ Good 8,202 Bad 4,711
Garbage Disposal . . . . .	13,604	{ Good 11,479 Bad 2,125

The foregoing facts as stated, were collected by the physicians in making the tuberculosis survey of the eight square miles. Later it was decided to make an intensive study of selected blocks in the same territory. Twenty-two blocks were chosen to include those with the highest tuberculosis figures as found in the survey, and some adjacent blocks with the lowest figures. In making these selections an attempt was made to select blocks housing different nationalities. This intensive survey was conducted by Mr. Robert E. Todd. Eleven assistants were provided for him, none of whom were physicians. It was thought wise to adopt this method so as to give a different social viewpoint from that obtained from the records of the physicians.

To summarize in round numbers the extent of the housing study made by this group in the examination of 22 blocks, we find they examined 1,133 houses, of which 822 were situated at the front of the lot and 311 at the rear of the lot; that they examined 3,868 apartments containing 15,172 rooms, of which number 5,000 were bedrooms and that they were populated with 14,979 people. In this census it was found that 42% of the people were under 18 years of age.

#### LACK OF LIGHT

All the 15,172 rooms have been classified according to the kind of open space from which they receive

their light. This open space was measured in fourteen blocks and the 10,120 rooms found there have been tabulated according to the dimensions of the various kinds of open space.

The total number of apartments, 3,868, have 7,988 bedrooms. Measurements were made in 5,038, 64% of all, and these bedrooms have been tabulated by size of floor area and by the number of persons sleeping in the room.

In our average, typical dwelling blocks here in Chicago we have a much larger proportion of dimly lighted rooms than is usually realized. A lack of light,—good cheerful, germ destroying daylight,—is a seriously important fact in the homes of the people. What we see of these houses as we walk down a street is quite different from what one sees if he takes the trouble to go in between the houses or into the rear apartments or rooms. The street rooms are flooded with daylight but most of the other rooms in hundreds of houses are too dim to read in. The dimmest rooms are those which receive light only from the side passage-way or from the space between a front and rear house. On days with bright sunshine these rooms brighten up for a short time as the sun may be shining in a slanting way against an opposite wall or against the casing of the room's window. At all other times on bright days and throughout cloudy days these rooms are gloomy and repellent. In the 15,000 rooms studied, 57%, or 8,700 rooms, are dependent on that kind of open space.

In grouping the rooms in the following totals, one-story structures at the rear of lots were ignored if not used for dwellings. Thus such rear space was treated as a rear yard, not as a mid-yard.

The total number of rooms examined are classified here according to the kind of open space from which they receive their light.

	Rooms	Per cent.
Total examined . . . . .	15,172	
Rooms with window opening on:		
Street . . . . .	3,677	24.2
Alley . . . . .	962	6.3
Rear yard . . . . .	886	5.8
Mid-yard . . . . .	2,013	13.4
Side yard . . . . .	6,688	44.0
Inner courts . . . . .	300	2.0
Interior rooms . . . . .	656	4.3
Total . . . . .	15,172	

These are the figures for all the rooms in all the 22 blocks. These open spaces were all measured in 14 of the blocks.

The total number of rooms that were dependent on yards between front and rear houses where the depth of the open space is less than 12 feet, was 717, while 433 of these rooms open on space less than 8 feet deep. When you recall how numerous the three-story houses are and how small 12 feet is in comparison with the height of such houses, you can see why some of the rear rooms are so dark. I have seen such rear rooms as these that were almost as dark as the side rooms lighted from the side passageway between houses. I am glad to say that front and rear houses with such small space between them under our present ordinances cannot now be built.

The number of rooms that depend on the smallest

side yards is also large. Fifty-four per cent., or 2,335 rooms, were lighted only from side windows that opened on spaces 2 feet and less in width and for 1,588 of them no space greater than 6 inches has been left for the lighting of the rooms. This is due to the practice that has allowed one house to depend for its light on the passage at the side of the house on the adjoining lot. Most of these rooms are lighted across a neighbor's land; some of them have become almost like windowless rooms because a building with a lot line wall has been constructed on the next lot.

#### SIZE OF OPEN SPACES

Tabulation was made in 14 blocks and the rooms classified according to the dimensions of the open spaces found on the same lot, the space over which the owner has control.

	Rooms
<b>TOTAL</b> number tabulated in fourteen blocks . . . . .	<b>10,120</b>
<b>Rooms with window opening on:</b>	
Street . . . . .	<b>2,446</b>
ALLEY less than 14 feet wide . . . . .	<b>115</b>
14 feet or more in width . . . . .	<b>543</b>
	<hr/>
	<b>658</b>
<b>REAR YARD:</b>	
Less than 4 feet deep . . . . .	<b>11</b>
4 feet, 1 inch to 12 feet deep . . . . .	<b>16</b>
More than 12 feet deep . . . . .	<b>370</b>
	<hr/>
	<b>397</b>

	Rooms
<b>MID-YARD:</b>	
Less than 8 ft. in depth . . . . .	433
8 feet, 1 inch to 12 feet deep . . . . .	284
12 feet, 1 inch to 20 feet deep . . . . .	235
20 feet or more in depth . . . . .	545
	<hr/>
	1,547
<b>SIDE YARD:</b>	
Less than 6 inches in width . . . . .	1,588
6 inches to 2 feet in width . . . . .	747
2 feet, 1 inch to 3 feet . . . . .	949
3 feet, 1 inch to 4 feet . . . . .	695
4 feet, 1 inch to 6 feet . . . . .	195
6 feet and more . . . . .	79
	<hr/>
Total . . . . .	4,253

The following table shows the number of rooms opening on space between walls and the distance between the walls.

	Rooms
<b>Rooms opening on space between walls:</b>	
Less than 6 inches in width . . . . .	260
6 inches to 2 feet . . . . .	442
2 feet, 1 inch to 4 feet . . . . .	1,819
4 feet, 1 inch to 6 feet . . . . .	1,013
6 feet, 1 inch to 9 feet . . . . .	375
More than 9 feet in width . . . . .	114
Opposite yard on adjoining lot . . . . .	230
	<hr/>
Total . . . . .	4,253

Considering the height and length of these houses,



four feet open space between them is insufficient for lighting the side windows. I understand the eaves have not been taken into consideration in these dimensions. Since I have been looking at some of these houses I have noticed a good many eaves that cut into the light at the side of the house. For more than 2,500 of these rooms the distances certainly are not what they ought to be.

### DARK ROOMS

The rooms were graded by using certain numerical values applied by the investigator to the subjects of cleanliness, repair, amount of light and actual ventilation in use at time of visit. Each room was put into one of five grades. The marking for light gave two grades for the best and fair light. The third grade shows the rooms where according to the investigator's judgment it would be difficult to continue reading through a cloudy day. A fourth marking shows the rooms where on cloudy days there is just enough light to move around safely among obstacles on the floor; and the pitch dark rooms are marked zero. These gradings of conditions by numerical value have limited usefulness because of the difference in judgment exercised by the different investigators and in the matter of light because of the extensive and diverse use of window shades and the great variation in quantity of outdoor light on different days. In the following comparison the figures are used for five selected blocks where the most careful work was done.

In 2,946 rooms, 811 or 27%, have light which is so poor that it would be dangerous to work continuously in them on dim days. In 570 rooms or 19%, the light

is so poor that one must move carefully or grope his way. The rooms with unsatisfactory light for continued work on cloudy days are 46% of all the rooms. Most of the satisfactory rooms were, of course, street rooms where the light is excellent. If they are set aside and the dim rooms related only to the total number of rooms not opening on the street, in which class they all do occur, we find not over 4 rooms in 10 with adequate light. Apart from street rooms 6 in 10 are too poorly lighted for continued work or to be easily kept clean.

#### SCIENTIFIC STANDARDS OF LIGHT

To control the conditions in the crowded cities there has long been need for thorough scientific examination of the amount of light in rooms. Such study cannot be conducted without precise and dependable instruments. All gradations by values that depend upon the eye are not serviceable as data for determining light quantities in a scientific way. Within the last few years satisfactory dependable photometers have come into considerable use. In some of the cities they have been used extensively for studying light conditions in schools. The Chicago health department has made such studies in Chicago schools. The New York health department has applied these instruments to office buildings and has issued a report on the light conditions found in the tall buildings of lower Manhattan. This intensive study of tenement house conditions in Chicago has included the use of the photometer for measuring the light in some of the apartments. It is sufficient to report here the readings taken in three of the apartments, as a study of the rooms that are not on the

street. Two of the apartments are on the first floor of a three-story and basement house, which has three-story and basement houses on both sides of it. On one side the distance between the buildings is 2 feet, 10 inches and on the other side 3 feet, 2 inches. The contrast between the light of rear rooms is best seen by using the front or street room as a base for comparison, together also with the accepted minimum standard of 10 foot-candles.

To meet the needs for continued work on cloudy days a 10 foot-candle is regarded as the lowest that ought to be allowed in most rooms. It is a just standard that the minimum amount furnished should meet the needs on cloudy days. The following measurements were taken on a day when the sky was heavily overcast, and because of that fact the comparison between front and rear rooms is the more serviceable. With a reading in the street of 1400 foot-candles, the front room showed 110 foot-candles just at the front windows; 79 foot-candles at the side wall about three feet back from the front wall. At the rear wall of the front room the readings were 14 and 13 foot-candles. Thus in all parts of this room there are more than 10 foot-candles. Compare with those figures the light in the kitchen of this front apartment. It is the next room back of the front room along the side wall. It has two large windows opening upon the 2 foot, 10 inch passageway between the houses. Four readings were taken within about 2 feet of the corners of the rooms and they show .45 to .62 foot-candles. Even the reading at the window sill close to the two windows is a fraction of 1 foot-candle. In all the other measurements in middle rooms of this and the

other two apartments lighted through the side wall, not one reading goes above 1 foot-candle power, and most of them are between .09 and .20. If 10 foot-candles are a fair standard, these side rooms have only from one-tenth to one-twentieth of the light they ought to have.

Two rear rooms of the rear apartment open on a yard between front and rear houses. The distance between walls is 13 feet. The measurements indicate less than 10 foot-candles in all parts of these rooms except within about three feet from the windows. At the rear wall of one room, eleven feet away from its two rear windows, the light is 2 foot-candles. In two similar rooms of a third apartment lighted from a mid-yard of 9 feet, the readings were closely similar. In more than three quarters of both rooms the light is less than 10 foot-candles ranging down to 2 and 3 foot-candles. The four rear rooms fall much below the minimum standard thought to be necessary for reading on cloudy days.

#### TUBERCULOSIS IN RELATION TO DARK ROOMS

The following is a study of 22 blocks in the number of tuberculosis cases found in them, related to the population, number of interior rooms and the proportion of rooms not opening on the street. A comparison of the total number of tuberculosis cases found in a block, with the census of persons found in that block taken in the housing study, shows one block where more than 50% of the residents are found to be tuberculous. The block is not as large as most of the blocks and yet there are 140 cases reported with pulmonary tuberculosis and 100 glandular tuberculosis cases.

The next highest block is also one of the smaller blocks in area and adjoining the first. This has 41% of its population reported tuberculous. Two others have 21% and in two others the figure is between 15% and 20%; thus six of the 22 blocks show more than 15% tuberculous. Ten of the blocks have less than 5% of the population tuberculous.

We have studied the proportion of rooms in each block that do not open on the street, for the side and the rear rooms are the dimly lighted rooms. The question is, are there a disproportionate number of the tuberculosis cases in the dimmest rooms. In three blocks the side and rear rooms are more than 80% of all the rooms; in sixteen blocks the proportion ranges between 70% and 80% and in three blocks it is below 70%, the lowest being 67%. We have listed the block with the highest proportion of side and rear rooms first and so on down through the 22 blocks. This is done for comparison with the order of these blocks in a list arranged according to the highest tuberculosis record.

The six blocks that have the largest percentage of their population tuberculous, named in the order of their record, have the following positions in the list of dim room records: 15th, 19th, 18th, 22nd, 8th, 13th. The blocks with the largest proportion of side and rear rooms are not the ones with the largest number of tuberculosis cases.

Some of the 22 blocks have only two or three interior rooms, all told. Seven blocks have ten or less; eight blocks have from ten to thirty; two have thirty to fifty; three have fifty to sixty-six; one has eighty and one, one hundred and twenty. When we list the seven

blocks which have thirty or more interior rooms, we have named three of the six blocks that have the highest tuberculosis record, namely, more than 15% of the population reported tuberculous. The block with 120 interior rooms is third in the tuberculosis list and the one with 84 interior rooms is sixth. The one with fifty interior rooms is fourth. The remaining four blocks, with more than thirty interior rooms, have the following percentage of tuberculosis cases: 12%, 2%, 2%, 1%. So far as our figures are concerned we can see no way to connect directly high record in number of tuberculosis cases with high record in number of interior rooms.

#### BAD HOUSING AND TUBERCULOSIS

There may be some social workers who are surprised that studies of tuberculosis and inferior housing conditions cannot be made to show direct, immediate relation between the worst facts. There is no reason for doubting that the bad physical arrangements in the houses have a vital relation to many of the tuberculosis cases but that relation is not such that it can be demonstrated by statistics. Because of the changes that have come in the last few years in our knowledge of bacterial diseases, few physicians and other students of these diseases would expect to find in any examination of the physical arrangements of houses, direct and positive proof that they are the prime factors in the spread of communicable diseases. No one likes the dark rooms and there seems to me no defense for them but with the ideas that prevail about germ diseases we cannot write them down as chief causes in the spread of the disease.

In considering the relation of housing to disease, a clear distinction ought, of course, to be made between the house as a structure and the use to which it is put by the occupants. The figures show that in many bedrooms too many persons are sleeping; that the windows are frequently kept closed. Many of the rooms are dark because the windows are so near other buildings. In a large number of the houses the conditions are not especially open to criticism. Instead of being used as it might be, the house is found with rooms that have seven or eight people sleeping in them and with the windows all down and curtains pulled. In these circumstances the blame should not be placed on the house and it ought not to be placed too heavily on the occupants. Many of them are forced to economize in heating the rooms and are without sufficient clothing for the beds, as well as without proper food for the endurance of cold.

#### OVERCROWDED BEDROOMS

In one particular the house as a structure and its use seem to be merged. Chicago has a large number of unusually small bedrooms. The occupants of the houses are not at fault because buildings have been poorly designed. The question is how much can the occupants be blamed for crowding into the small bedrooms.

In the New York state law that controls the size of rooms in New York City, the minimum floor space allowed is 70 square feet. This has been in force since 1901. In Chicago the minimum floor space allowed is 80 square feet. This has been in force since December 1910. Seventy square feet is a very

small room; barely large enough for a bed, a chair and one other piece of furniture. The following are the figures for the rooms measured. There are a total of 7,988 bedrooms in the twenty-two blocks. Five thousand and thirty eight, or 64%, of them were measured.

	Bed-rooms	Per cent.
Floor area:		
80 square feet or more . . . .	1,722	34.1
70 to 79 square feet . . . .	920	18.4
60 to 69 square feet . . . .	965	19.1
Less than 60 square feet . . . .	1,431	28.4
	<hr/> 5,038	

The figures combined are:

Floor area:		
More than 70 square feet . . . .	2,642	52.5
Less than 70 square feet . . . .	2,396	47.5
	<hr/> 5,038	

The following list classifies the bedrooms with less than 70 square feet floor area, according to the number of persons occupying them. This number of persons includes the children of all ages.

	Bedrooms with floor less than 70 square feet
Number of persons occupying them:	
One and two persons . . . . .	1,795
Three persons . . . . .	460
Four persons . . . . .	111
Five persons . . . . .	23
Six or more . . . . .	7
	<hr/> 2,396



Some of the bedrooms with an area more than 70 square feet are occupied by more than five persons. In all there are 53 bedrooms of all sizes that have more than five persons, as follows:

	Number of bedrooms	
	With floor more than 70 square feet	With floor less than 70 square feet
Occupied by:		
Six persons . . . . .	36	4
Seven persons . . . . .	9	1
Eight persons . . . . .	0	1
Nine persons . . . . .	1	1
	—	—
	46	7

Some of the instances where three or more persons were found sleeping in bedrooms are as follows:

"In one room five persons sleep where there is practically no ventilation possible, even if the window were open. The only window of the room is against an adjoining building within two inches of it." "Another bedroom opens on an enclosed passageway along the rear building. The boards enclosing the passageway prevent proper ventilation, yet four persons are sleeping in the bedroom." "There are two bedrooms in a basement apartment which are used as sleeping rooms by Italian lodgers. The windows in both rooms are up against the next building and are covered by pieces of cloth. The rooms are damp most of the time and one of them becomes flooded after heavy rains." "In an air-shaft bedroom a family of six persons, including the children, are sleeping." "In one room of 550 cubic feet five persons sleep. The room is in great disorder and its only window is directly

against an adjoining building." The inspector has commented concerning this space between window and wall "ventilation is theoretically possible here but apparently there is no actual change of air that amounts to anything." "Two parents and two small children always sleep in an interior room that has a window only on a public hall." "In another interior room of a rear apartment there are two beds, although there is no way to ventilate the room and it has no daylight."

Overcrowding is not necessarily accompanied by disorder and dirt, although it frequently is. The dirty apartment has a special menace where there is a carrier of disease and small children.

From among the most carefully graded blocks of the housing study five have been selected for the markings concerning cleanliness. In 3,154 rooms 1,201, 38%, were marked as being dirty, needing attention, and 295 were classed as wretchedly dirty, thus in all 47% have so much dirt and disorder that they stand out in contrast with the rest of the rooms. Many of the dirty apartments are filthy and not infrequently babies and small children are seen playing on the floor in such apartments. No one can go regularly into the homes of the crowded city districts without seeing every day, floors of living rooms that are disgustingly dirty, where in the dirt and filth small children spend much of their time.

#### THE CAUSES FOR THE PREVALENCE OF TUBERCULOSIS

When we deal with the question: What are the chief reasons or causes for the prevalence of tuberculosis? we will find answers largely according to the point of view habitually taken by the observer. The housing re-

former will say that the house is the great reason; the union labor man will point to the low wages; the employer to shiftlessness; the social worker to the combination of elements commonly described as poverty. The wise person who approaches the complexity of causes will hold himself free from special bias toward any one of them. They all stand together in the final results. The disease roots back deep into the social conditions and the true progress in combating it will not be made by progress in one or two directions only.

The crowding of persons into rooms, and of families into houses, and houses on the land, appears to me to be one large aspect. Without doubt the 14,000 and more cases which the survey found, became infected because they were repeatedly exposed in close contact with open cases. The congestion of population has direct relation to other diseases than tuberculosis and these diseases also have bearing on the ease with which tuberculosis gets its hold upon individuals. The problem of the congested population involves the whole economic structure of the city. But there are ways in which progress can be secured in our desire to improve this condition. The extreme in overcrowding can be modified, and wise forethought expressed in good legislation can prevent in the future the extremes in crowding houses together on the land. Chicago has in hand now some city plan improvements which will materially affect some of our most crowded localities.

Another field where good progress can be secured is in the enforcement of law in reference to the quarantine of tuberculous patients. With our newly awakened social consciousness, we cannot say to the people of the congested center, "You have tuberculosis because

you will not take the right care of yourself. Fresh air, sunshine, good food and proper shelter would have kept you out of trouble." Instead we must enlarge our view of the service that the city should be rendering. We must go into the congested districts with sufficient force not only to find the open cases but to regulate their conduct. We must use the hospitals and sanitariums as places in which the individual open case is to be trained for standard hygienic conduct in his own home. Only in this way can the open cases continue to reside in homes with safety to others. Thorough surveillance of many such cases will eventually educate all persons to right hygienic habits and great progress can thereby be made even in the present generation towards the control of this disease.

*(For the Discussion of this paper, see page 274)*

## THE REAL ESTATE MAN AND HOUSING

FRED G. SMITH

*Chairman, Housing Committee, National Association of Real Estate Boards,  
Minneapolis*

I have been asked to speak to you about The Real Estate Man and Housing. In the beginning I wish to make it plain that a difference exists between the real estate man who is commonly referred to by those who are interested in the housing movement, and members of the great organization which I represent here, known as the National Association of Real Estate Boards and consisting of some 7,500 members, each of whom is, and should be called, a "Realtor." Those owners of real estate who improve their property with dwellings and therefore might be termed real estate men, should not be confounded with the members of our Association, who are principally operators or brokers in real estate in some 135 cities in America; for, the latter are now advocates of Housing Reform, as I will convince you before we are through.

This old subject of housing is comparatively new and is commanding the attention of everyone where the good work of the National Housing Association is known, but it is very little understood by real estate owners or by those engaged in the real estate and renting business. I have been in the general real estate business for over thirty years and the first I ever heard of housing was at a conference of various civic associations of Minneapolis about three years ago. I was asked to represent the Minneapolis Real Estate

Board at that meeting to consider the entertainment of the National Housing Conference at its meetings which were to be held later in our city. At this meeting it was stated that those assembled "had a fight on their hands" because the real estate man was crowding buildings upon small lots without regard to proper light and ventilation, thereby injuring not only his own property but adjoining land and buildings. I very naturally felt that this reference was to men engaged in the real estate and renting business and it not only aroused my interest but also my ire. I did not know that in the parlance of housing any one who improved real estate with dwellings was termed a real estate man, and assumed that the references were directed to those members of my profession who operated in the various forms of real estate for themselves or as agents or brokers. Whereupon, I rose to my feet, and upon being recognized by the Chairman, stated that the gentlemen whom I represented wished to protest against the accusation that we were platting land in little lots and covering them with buildings; but that quite the opposite was the case, that divisions of good-sized lots were generally made by the small investor for speculative purposes and these divisions were unsatisfactory to us. The Real Estate Man as used by you fits but likewise hurts, and it may be that a more exact designation can be coined which will not be confusing.

Speaking purely for the real estate dealer, you will readily see that offering, for instance, a small lot upon which is a house with windows at the front and rear only, is as unattractive and as devoid of idealism as trying to sell a "terrace" house where the side lot

lines are the middle of plastered partitions. He even goes further than you do. You admit that dwellings with good front and rear light and ventilation constitute good housing, and that is so, but these cold austere portions of rows of houses are not the kind of homes that the lover promises and wives dream of. They are not written of in song, but rather "The Little Gray Home in the West" or "The Cottage by the Sea" are the desires of the heart.

The dealer in real estate must recognize and offer for sale the size of lot that is accepted in the platting by the municipality in which he lives, that is his merchandise. But small lots overbuilt upon do not prove attractive investments to sell, neither is there much opportunity for advancement in price. Everyone who buys real estate expects that it will increase in value. This is the speculation which attracts them, for otherwise they would invest in interest-bearing securities. It therefore stands to reason that the real estate dealer naturally wants to offer a fair-sized lot such as the location and character of the neighborhood warrants or demands. In our city, the Minneapolis Real Estate Board has appealed to the County Board of Commissioners to refuse to accept plats of mean-sized lots in the county adjacent to our city, with the result that no lots less than forty feet front have been accepted during the past few years.

It is a sorry truth that the greater the population of a city, the more people will live in multiple dwellings. Rentors, by habit following the line of least resistance, lose their cunning of mind and hand to care for and tinker around the house. When the personal initiative is missing, that self-reliance which differentiates a

great people from a mere heterogeneous mass is gone, with much loss to society and to the patriotism of the nation. Long before this nation was formed America led the world in personal initiative. Our forefathers left Europe for freedom to breathe and think, and the cry of America has always been "More land." However respectable the renting habit may become, it is a symptom of social and political degeneracy, an abandonment of that vitalizing independence of which the owned detached home, the goal of every right thinking family, is pre-eminently the symbol and support. Away with the home in another man's loft, warmed and janitored, and into your own "fought and paid for" cottage, which marks the citizens who fight for their homes and loved ones. This is the dynamic ideal of the real estate man.

Yes, the ideal. By the practical development of ideals the greatest advancement is wrought in political and economic life. The restless, the floating, the population which for various reasons has not reached the state of mind to own a home within their means must be housed, but this nation should not, must not, become a nation of tenants. It seems to me that it resolves itself down to the question of finance. The old way of financing the sale of property was half cash and half mortgage. "The Easy Payment Plan" was unknown until Peter Collier began to sell books on monthly payments, and then the easy way of buying real estate became current. Now property is sold as low as 1% down and 1% per month, including interest. But the real estate man to finance many of these transactions must be able to refund a large part of the cost of improvements without discounting his paper. The



reason it is difficult to interest investors in low priced workingmen's homes is because the interest return is not commensurate with the investment and property risk. To meet the need of workingmen's homes some safe plan of bonding a large part of the cost must be devised. The amount will depend upon the classification of cities and the permanency of industries and labor. The manufacturer does not wish to engage in the housing business. The real estate man does, and as it is possible for him to finance his undertakings, just so can he continually supply the demand.

So you will see we are not seriously affected so far as "buildings hereafter erected" are concerned, except in unnecessary stipulations and real hardships in the matter of maintenance, but when it comes to the "requirements for buildings already erected" then you will hear the cry of alarm. Some time ago I was solicited for life insurance. For business reasons I signed an application. A physician examined me and after answering questions about my grandparents he rejected me as a poor risk. I was worried. I felt poor in mind and body; felt that I had worked too hard and undermined my health. I even figured that my days were numbered. This went on for several months. I then awoke, studied myself and got acquainted with myself. Fear has vanished and I watch my mental and physical dwelling and I think I know how to look after it. This illustrates the thoughts which enter the mind of the Real Estate Man when the red flag of Good Housing is flaunted before his vision. He thinks something is the matter with *his* house and is afraid that a housing code if enacted will either take away his possession or that he will be put to so great an expense to make it

conform to the law that the investment will be impaired. He knows by improving his property in his own way he can improve his income, but he objects to being compelled to do it by housing reformers. A realization that housing codes are the production of experienced minds, and a careful study of his dwelling, room by room, and a comparison of the rental value "as it is" and "as altered" should convince him of the advisability of the change for health's sake as well as income. And I believe that with a clearer understanding and a chance to study and work upon a practical housing code, he will not be adverse to it, but rather help in obtaining its passage, for legislators lend a willing ear to parties who feel they are aggrieved, but we (and I now speak as a member of this conference) must likewise be careful in our efforts to obtain the passage of good and practical housing codes. The more practical a code and the easier it is upon buildings already erected, and in the maintenance of all buildings, the surer it will be of passage by a legislature, for, otherwise, influence against the code will be inaugurated by objectors very often ill-informed or lacking an understanding of its purposes.

Personally I wish that housing codes could go further, or this Conference show a desire to work with city and house planning associations to enforce better standards of design. True art is where the heart, hand and mind work together, but the working man desires his home so much as a shelter for his family and to get away from the monthly rent receipt, that he does not think of the added value good design will give to his property. Harmony in the home from the front walk to the back fence sweetens life and makes the home the center of

effort and enjoyment, and though we may not teach it as a principle of good housing, we should certainly preach it as an essential to a happy and comfortable life.

The work of the Minneapolis Real Estate Board upon the housing code which was enacted as a state law applicable to Minneapolis, may be an object lesson for other communities. A survey previously made by our Civic and Commerce Association showed that we had some serious housing problems. A housing bill which was presented to the legislature by the above named organization and failed to pass, was discussed at six open meetings of our Board, and it was decided that we wanted to participate in the drafting of a housing code. The task of drafting it was referred to a committee of twenty-five, of which I had the honor to be chairman. The membership of this housing committee was made up of both those favoring and those opposed to a housing code, and of men representing every kind of real estate interest. The committee met at six o'clock and worked until nine o'clock every Wednesday evening from February first until December first with an average attendance of seventeen. Otto W. Davis of the Civic and Commerce Association and James G. Houghton, our City Building Inspector met with us. It later met in joint session with a similar committee from the Civic and Commerce Association and representatives from other organizations and with the assistance of Lawrence Veiller, by January of this year a bill satisfactory to our Board and the other Associations was completed and submitted to the legislature. In the legislature the bill was fathered and pushed through both the Senate and the House by the Minneapolis Real Estate Board, but our irreducible

minimum was still further reduced by parties who thought they were injured. It was signed by the Governor and is now a law, and combined with a building ordinance passed last year it places Minneapolis (the dream city of America), among the foremost American cities, assuring its citizens sensible minimum standards of light, ventilation, safety from fire, privacy, and size of lots. And we have taken a step in advance of any other city or state by unanimous consent and unopposed by objectors, in establishing what we believe is sensible from the housing standpoint as well as for the grace and beauty of our city, viz., compulsory side lot lines. The East must learn from the West that the "terrace" or long row house is not a desirable development of real estate. No criticism has been raised by our citizens of this feature of our law. We may find, in fact it would be strange if we did not find, inaccuracies in the code, but these can easily be corrected.

The report of The Housing Committee of the National Association of Real Estate Boards, of which I also have the honor of being chairman, was unanimously accepted and at its convention held in July of this year the following recommendations were unanimously adopted.

1. That each Real Estate Board appoint a Housing Committee consisting of representative men.
2. That said committee co-operate with other local civic bodies whenever a housing code, whether a local ordinance or state law, is under consideration.
3. That "A Model Housing Law" by Lawrence Veiller, Secretary of the National Housing Association and published by the Russell Sage Foundation be used as a working code.

4. That no effort or expense be spared whenever a housing law is considered, to secure the best of expert knowledge, and complete data concerning local conditions. Housing laws are serious measures, vitally affecting vast amounts of property, and should be drafted with the greatest possible thought and care.

So, members of this conference, the Realtor has taken a positive stand in National Convention assembled for the housing propaganda, and I feel, especially when he learns how important it is for his own welfare, that the Real Estate Man, as you know him, will also stand squarely in favor of good housing.

The effect of some present tendencies in housing are well described in the following poem by Clara Thomas Aldrich.

**"WHAT MAKES THE DIFFERENCE"**

They talk about the "restlessness" of kids of these here  
days,  
Of how the girls is awful flip, and of the dance hall  
craze—  
Of how the kids thinks common joys is jest too awful  
tame,  
But I'm a wondering after all if "kids" is all to blame?  
  
Now I remember way back, when (don't seem so far  
away)  
We had a cozy home and yard where kids could come  
and play—  
An' when we grow'd up, under trees was hammocks  
swung acrost—  
An' spoonin'—sure—where Ma could see—(in yards  
you can't get lost).

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We'd lived in that there same old house since Ma and  
Pa was spliced  
An' us kids knew and loved that place—each cranny,  
rafter, joist.  
An' my wife's home was jest the same—born there—  
grew up—took me—  
There weren't but two homes for girls in them days,  
don't you see?

But now the kids is moved about each fall from flat to  
flat  
Each time they feels more crowded out—Canned  
Livin' ain't it that?  
Tha ain't no place to have their pals in for a jolly time  
Tha ain't no place to entertain yer beau (for love's no  
crime).

An when it comes to weddin' time, tha ain't no room  
for that—  
They take the Court House trail and move into a  
smaller flat.  
It sorta makes you sick at heart to think how girls of  
now  
Jes marries sometimes to escape the "upstairs family's"  
row.

The only place where "kids" can breathe is on the  
street at night—  
For kids won't never be sardines—they hate to fit in  
tight,  
So—while I'm hearing how our kids is worse than kids  
of old,  
I get to thinking of the homes,—for lambs must have a  
fold.

*(For the Discussion of this paper, see page 279)*

## ORGANIZING THE HOUSING WORK OF A COMMUNITY

BERNARD J. NEWMAN

*Director, Pennsylvania School for Social Service*

In order to set forth the scope of treatment I expect to give to the subject under discussion, I wish to remind you of the accepted definition of the word "Organizing." In the light of this definition our task is to bring together the various phases of a housing programme into effective correlation and co-operation. This presupposes a common acceptance of what constitutes a housing programme. Had the question been asked five years ago, I very much fear we should have had to agree to disagree as to what constitutes the whole programme of housing reform. A group in one city saw only the task of nuisance abatement; in another city, model tenements; in another, the reconstruction of old dwellings; in a fourth, legislation, with its, "Thou shalt not's," and its heavy penalties for transgressions. It was even argued that a housing programme should consider the tariff on the ground that high rates favored gouging by the dealers in building materials, thus placing unnecessary costs upon small wage earners' homes. Such diversity, at that time, was wholesome perhaps, in that through differences clashes come which enable correct weights to be given to all phases of a reform programme. In consequence of such a valuation a standardized form of programme has come to be accepted by a majority and, thus accepted, carries authority to all communities even when local advocates are lay workers and not housing specialists.

**MAIN FEATURES OF A HOUSING PROGRAMME**

However, a survey of the field to-day reveals different opinions as to which are the more important phases of the programme to be emphasized in a given locality. It is most natural that such should be the case for not all cities or towns are alike. All, as we know, have housing problems, but in some these are accentuated by a house famine of small houses that should rent for not more than \$15 a month. In England, and in some continental cities the house famine has become serious, demanding and often receiving precedence over the other phases of housing work. In our munitions cities the house famine to-day is spawning a viperous brood of social problems that will menace the state long after the war is over. To meet such problems a building programme is an absolute and immediate necessity even if the munitions manufacturers are required to take an additional percentage from their war profits to build houses fit to make homes for American citizens. In other localities the dominant defect may be, as some say, an unjust tax assessment, or an inadequate housing law, or a corrupt municipal government, whose aldermanic committees waste funds on junkets while they permit health nurses to be discharged for lack of appropriations or for the same excuse keep the sanitary department undermanned. There is a dominant problem in each locality that may well differ and call for a different emphasis in programmes adopted. Granting that such differences in emphasis are justifiable, it has seemed to me wise to outline briefly a comprehensive programme which, if carried out, would promise beneficial results and of which no part can be omitted without grave danger to the community. Included in such



a programme would be features calling for the enactment of regulative and permissive housing legislation, adequate law enforcement, ample building construction, household and community sanitation, tax reform, transit development and city planning in its more recent and inclusive sense.

#### LEGISLATION AND LAW ENFORCEMENT

There is no doubt in my own mind about the place of legislation and law enforcement in the housing programme of any community. They are not the whole programme but they are the essential first steps. Ending with them, the programme comes as near to being a makeshift, compared with the real programme, as one can imagine. In most of our communities, conditions have in a large measure developed to their present unsatisfactory point because we have had scarcely any law on the statute books to restrain the owners and occupants of properties from creating or continuing insanitary or unsafe living conditions. One of the laws of individual choice is that human beings like physical bodies follow the line of least resistance, with the additional law that they seek the largest gain at the least sacrifice to themselves. It has been so here as we all know and with disastrous results. Society has learned in all matters that affect property that the instincts, desires and practices of man must be curbed. Heretofore our communities have interpreted the need for law as applying only to the protection of property and the preservation of life from the assaults of men. The subtler death caused by the protozoon, the bacillus, the dangerous arthropod, aided and abetted by the sloppy cellar, the polluted air of the dark room, the

leaching cesspool, is only just beginning to be generally recognized as unnecessary and, therefore, to be legislated against. Housing and sanitary laws are essential and a community would be remiss in its duty if it did not place such laws upon its statute books. Increased cost of construction never is a serious consequence when due to the retention of an essential section of a housing law.

When the law has been secured it must be enforced. Law on the statute books unenforced, or unwisely enforced, is, in its effect, worse than no law at all. Wherever the problem of enforcement arises there are involved questions of the personnel of the staff and their qualifications for their work. The best law is of little value if the department required to enforce it is insufficiently manned and is without the funds to prosecute its work. Staffs may also be ample, and may have funds enough to do their work, but may be crippled by too much interference from politicians. Or they may suffer from poor organization and clerical inefficiency. It is as important that such facilities to enforce the law should be secured as it is to place the law on the books in the first place.

#### BUILDING CONSTRUCTION AND COMMUNITY SANITATION

To a limited extent in some communities but to a marked degree in many others the programme as noted thus far is incomplete. Irrespective of law relating to the construction, sanitary equipment and occupancy of buildings and of how such law is enforced, housing is concerned with the supply of such buildings and with the municipal engineering projects that make their sanitary equipment serviceable. The first of these is a

pressing problem in many communities to-day, not only because building materials are so costly that builders are discouraged from building as they did heretofore, but, as we have seen, because the tremendous migrations connected with the mushroom development of munitions centers have made the absence of housing accommodations a big factor in the labor turnover as well as in labor inefficiency.

The problem resolves itself into more than a question as to whether the erection of more houses must be stimulated; it involves the methods of stimulation as well as the type of building and its period of usefulness. Thus come in governmental subsidies, municipal loans, building and loan associations, and like projects designed to stimulate the commercial builder to greater activity. Equally as persistent are questions of types of buildings, of materials serviceable for quick, yet safe and sanitary construction, and of the formation of model housing companies. All these become under certain conditions definite and important phases of a housing programme; but not a whit more persistent than those other phases that are really a part of a proposition to stimulate construction, is the insistence upon the municipality's keeping pace in its sewer construction and water distribution, its street cleaning and garbage and waste removal and other municipal engineering projects with growing community needs.

#### TRANSIT, TAXATION, CITY PLANNING

As I have already said many persons interested in housing betterment find the foregoing phases of a housing programme, with their germane ramifications, all inclusive. They are fundamental, but hardly more so,

viewed in the light of the need for a comprehensive programme, than is city planning, tax reform and transit development. In the last analysis every factor that affects the home either to injure it or to make it more wholesome, is important in the housing work of a community. Thus for example, it cannot be gainsaid that the system of taxation plays an important part in determining the cost of the house and the number of dwellings erected. Uneven assessments, inefficient collectors and poor office management, methods of valuation that do not give honest results but overtax the small householder while undertaxing the large holder of central realty, all influence the ultimate rental charges made for the dwelling and to such an extent at times as to add from one to two and a half dollars a month to rental charges. A graduated tax or even a form of single tax, if it is hedged in so as not to cause congestion, is a legitimate step to consider as a means to loosen the grip of the land hog and force into the market cheaper land for building purposes. Whether the latter can or cannot produce the results its exponents claim for it, it nevertheless is true that for the majority of communities the standardizing of methods of valuation, the impartial levying of assessments, the honest collection of taxes, are all needed and all affect the ultimate rental charges of the home.

I have purposely left till the last the discussion of the place of city planning in a housing programme. Ultimately every community must turn to city planning for protection in the development of new areas against the evils that lax planning and insufficient oversight have permitted to grow up in the old districts. How streets are laid out, their direction and width, even

their paving influence the type of use they get, and, hence, the type and use of buildings that will be erected thereon. The street of moderate width is cheaper of construction and maintenance and is suitable for modest dwellings. The straight street for through traffic, laid out on the accordion plan so that with more intensive use it will automatically open up wider areas without extra heavy damages to abutting property owners, is not only economical but tends to determine the use to which it will be put. Transit lines, tapping unbuilt-up areas in the larger cities open up new territory for settlement and relieve the pressure on the older sections. High speed main lines, especially with a network of feeders, bring in so much new land that the transit developments do not build up new centers of congestion. A community must consider transit projects from a different point of view than that of the promoters of subways and trolleys. Present traffic flow may be and is important but considered alone will increase the number of congestion spots and produce the high land values which necessitate the multiple type of building.

As factors to get community improvements which will produce better home environments, the introduction of the cultural opportunities as well as the sanitary ones are essential. So also are the assessment of benefits to bring a monetary return to the city as a whole for the expenditure of funds in restricted districts, and excess condemnation to enable the city also to control its reconstruction projects. Most important of all, because of its power to check growing ulcers and to build up new areas so as to provide a maximum of wholesome and comfortable living conditions for the

householders, a reduction of costs to the manufacturers, and protection to the property owner against deteriorating conditions resulting in a reduced valuation, is the districting or zoning of cities and towns according to business, industrial and residential needs. In this is a preventive against many of the defects which afflict congregate living.

#### FUNCTIONAL DIVISIONS OF A HOUSING ORGANIZATION

Keeping in mind the task assigned in our subject, viz., the need to correlate and co-ordinate the housing work of a community and accepting the foregoing programme as the work to be co-ordinated and correlated in such wise as to make it the accepted programme of town and city, what next? Obviously a programme of needs is of little value unless it stimulates effort to have itself adopted. Some communities may be progressive enough to undertake such development upon the initiative of their public officials. It has usually been found necessary in lines of activity where private interests are strongly entrenched or where they are unprogressive, to stimulate public officials either by strengthening their hands through the creation of a strong public opinion to back them or else by prodding them into processes of thinking that eventuate into programmes for civic and social improvement. In either case civic and social organizations are and should be a vital co-ordinating and co-operating influence in all plans and projects for communal development.

#### A HOUSING ASSOCIATION AND ITS PERSONNEL

It is as true in the field of housing as it is in the associated charities field, or that of public health, or that

of the care and protection of children, or in that of any of the many scores of agencies which have arisen in this country to supplement or to stimulate governmental action, that housing betterment cannot be left to the initiative nor to the sole concern of the government. This means that in every community, large enough to have a community spirit, there must be a housing association to further the progress of housing betterment. Undoubtedly the nucleus of such a group is a few who recognize the need and feel the impulse to attempt to meet it. Such a group draws together people of calibre and training to appreciate the need once it has been presented to them.

From such a beginning comes the organized committee and, finances permitting, the executive secretary with his staff and co-operating committees for special phases of the work needed to be done. As Mr. Veiller has long ago pointed out in his book on Housing Reform, the crux of every housing movement lies in the personnel of the committee and in the calibre and attainments of the one who serves as the executive secretary or managing director. Mr. Veiller's point is that among the committee members must be included all the trained professions represented in housing engineering plus those others in the community who, by social position or other form of prestige, may be strategic persons to use when necessity requires. The committee must contain those who have technical knowledge, in so far as they are available, for guidance, and others not technically qualified but influential in persuading the community, the legislature, the city councils or the party boss, if need be, of the justifiableness of a programme, approved and promoted by the committee as a whole.

Important as is the committee itself, unless it is an extraordinary committee quite the opposite of the rubber stamp type so common in business and social service, it is by far more important that a properly qualified executive secretary should be directing affairs. With the right secretary, I am convinced that any community can organize and push its housing work even if the committee is scarcely more than an adornment on the letter head. Given a qualified executive, paid or volunteer, who believes in his work and is willing to take chances, just as every one else has to take them in every line of business or work that is worth while, and who can, if need be, make sacrifices, and he will obtain results. I doubt if he will ever have to make the sacrifices. There is no secret to successful organization but common sense, plus a firm belief in the worth-while-ness of the project. The salesman who succeeds is the one who believes enough, as some one has said recently, in the purity of his soap to eat it. The lawyer who wins his difficult case is the man who throws himself into it and knows he is going to win because he won't lose. The housing man or woman who can carry a difficult programme through is the one whose faith is equalled by his knowledge of his subject and his resourcefulness in meeting the situations that develop before they have appeared to the consciousness of those who are opposed to him.

All the rest is the adaptation of plans to the psychology of the popular mind in the field where the work is being done or in that portion of the field which the worker feels it is worth while for him to reach. I have seen a housing programme go through a legislature because the man in charge of it concentrated his ener-



gies upon a single party boss and camouflaged, by well known publicity methods, interests that were opposed to it. The success or failure of a housing movement rests largely with the person in whose hands the direction of the programme and its popularization rests.

Granting, however, that the first two steps have been taken, what form of organization is necessary to meet the requirements of the local situation? Irrespective of the scope of the programme, whether it includes the perfectly obvious needs for legislation, law enforcement, building development and community sanitation, or whether it is extended to the other and vitally important features, tax reform, transit extension and city planning, the fact nevertheless stands out that in organizing the housing work in any community, whether in New York City, with its five and more millions or in Gallup Mills with its few hundreds or less, four functions must be provided for, viz.: finances, surveys, legislative lobbying and publicity.

### FINANCES

I presume more social service projects fail because of indifferent attention to these four functions than for any other cause. And yet there is nothing very difficult about any of them. It is granted that funds are needed to run any civic project. Funds are not difficult to secure, if the cause is worth while and those advocating it have confidence in their work. There are only three ways to secure money but each depends for its success on one thing and that is establishing confidence in those who have it to give in the worth-while-ness of the cause for which it is requested.

Back of a financial campaign, whether it is for

\$10,000 or \$10,000,000, the one essential is to get the right message across by the right person to the right people. For small amounts the letter appeal and the personal solicitation of the members of the committee to specially selected lists usually produce the sums needed. In the larger amounts more organizing and financial engineering is required, but with the latter we are not concerned. Any housing association, even in a large city, planning a programme that does not carry a commercial enterprise with it can accomplish big results with an annual income of \$15,000, while in smaller cities proportionate results can be secured for yearly expenditures approximating less than \$5,000. It is not the amount of money, however, that is required; for, this will vary according to the size of the programme being carried out, so much as it is that raising funds must be considered the responsibility of those whose names go down on the letter head as the directors of the enterprise and not of the executives who are employed for their qualifications as specialists along housing lines. There is dishonesty in accepting membership on a housing board, or any other kind of a social or civic service board for that matter and in not assuming some responsibility for financing the work to be done.

### SURVEYS

As the adequate financing of housing work is essential, so also is the acquirement of the facts about existing conditions that make the problem, and about the probable or actual results that follow all attempts to meet it. Indeed to attempt to carry out a programme without determining the necessity for it by more than hearsay evidence is to encourage worse than failure; it

is to invite mistakes that may produce hardships which in turn result in the shattering of public confidence and set back real housing reform for an indefinite period.

A housing programme must be founded upon knowledge. Exact data, with the exact location of each defect objected to must be obtained; thorough analysis and scientific and accurate deductions therefrom must be made. More than that, the experiences of other communities in their efforts to correct defects or prevent the occurrence of such by means of legislation must be studied. It is not enough to note that distant cities have laws which require all open spaces furnishing light and air to rooms to be 8 or 10 or 12 feet wide. Perhaps these widths are enough for such cities because their streets are laid out so as to furnish courts with the maximum light and ventilation. Other cities may not be similarly laid out and buildings therein may so front that all such courts should be wider. Moreover, regulations once placed on the statute books must be followed up to see if they are adequate or if they work an unnecessary hardship, irritating but not accomplishing the sanitary excellence desired. Courts of law have a way of reading unanticipated meanings into phrases. Officials responsible for enforcing statutes find loopholes to enable them to escape irritating and unpleasant duties. Then, too, the judgment of the Housing Committee may be fallible. To follow up the consequences of the law on the books and to be ready to eliminate defects when necessary require the continual exercise of the function of the survey, including a discriminating and impartial analysis of the data it presents.

But there are other reasons for thorough and dis-

criminating surveys. Housing committees, intent upon legislation, often copy laws that other cities have enacted. Such laws are never the expression of the intelligence of those who originally framed them. They are their intentions, plus their compromises, plus the toning down given by influential legislators, plus the interpretations of the officials who enforce them and the courts that decide just what the legislature intended when it used the particular phraseology in question. No man knows the wisdom which descends upon the lawyer, selected by the gang boss to wear the judicial ermine, after that lawyer has passed from the aroma of the boss's office, via the delivered votes of the thoughtless mob, to the dignity of the Bench. It is *lese majeste* even to breathe the possibility that some of the natural sense of obligation toward benefactors can be retained in the heart of such a judge to color his judicial decisions in favor of the boss and his gang. However, the fact remains that laws on housing have a widely divergent reading and do not form satisfactory patterns for new legislation. Legislation requires skilled drafting and scientifically determined standards, expressed if possible, in phraseology that has had court interpretation.

#### LOBBYING AND PUBLICITY

So much for the law itself. The preparation of it is the simplest part of the legislative programme. Its enactment is an entirely different proposition, but one requiring careful preparation and real art in handling. A bill in the legislature needs more careful nursing than a teething babe during an epidemic of measles. The right person must be secured to introduce it and to watch over it. Its assignment to the right committee

must be manoeuvred; a sympathetic hearing for it, if a hearing is necessary at all, must be obtained. If opposition develops, and it looks as if it were going to be delayed, certain well known lobbying steps must be taken. I need not assure those of you who know legislatures and the part that poker games sometimes play in the passage of bills that I am not referring to such methods here. What I do emphasize is that successful lobbying for housing legislation calls for more ingenuity than is usually employed by the advocates of most reform measures. And a committee that lacks a good captain to direct such activity should employ one for the time the legislature is in session.

Important as is the adequate financing of the work, essential as is the ascertainment of the facts for the correct diagnosis of the faults and the prescription of the cure, important as is the nursing of a law through a legislature, so also is it necessary that the first work in organization should provide for the education of the public via the avenues of publicity. No work will succeed that touches the pockets of special interests adversely unless it has the strong backing of public opinion or of an influential portion of the public. Every phase of a programme to be permanently successful must be backed by an intelligent and alert public.

There is no one way to secure this. The newspapers are a big aid. As a rule, editors are quick to see the value of housing betterment and are co-operative. They like well written editorials. Cartoons are effective, and good ideas along such lines are likely to be used. Articles well illustrated and in racy style are welcomed by the magazine editors of the big Sunday papers. There is such a thing as spreading one's

newspaper stories too thick till the general public sickens. This is apt to happen when one paper seizes upon a phase of a programme and makes a run on it. At such times the material that goes in is not controllable and may savor of the sensational. It is better to be impartial in distributing news items. Know the lean days of the week and break stories then. Mondays are almost always good. So also know the lean seasons of the year and run stories at such times that will lay the foundation of public interest for phases of programmes to be introduced months later on. It is good policy to make a drive for legislation long before the bill is introduced when people are not thinking in terms of the legislature. Their minds are not confused and the lesson of the publicity is driven home. Then when the real campaign opens it meets with a public sentiment somewhat more receptive; far back in its dim consciousness it may be, but there anyway is a feeling of familiarity with conditions and an acceptance of the statement about the importance of the reform desired.

But the newspapers are not the only mediums available for educating the community. Pamphlets help, especially if simply written and well illustrated. Appeal letters, as they base their argument for funds upon the need and go to selected lists of the opinion-creators of the community, are influential. Lectures tell their tale and if illustrated tell it at times so well that it becomes odoriferous. Exhibits visualize and drive home their story and if persisted in, catch, when placed in the vacant store window, the passer-by with a suggestiveness that is unconscious and for that reason make all the more lasting impression. Even organized

letter writing to the daily press by the victims of the insanitation, not only teaches the poor how to voice their complaints but encourages the press to open their columns to news items. Editors know that subjects that stimulate letter writing are ones that have news value and ought to be played up.

The sanitary inspector and the visiting nurse, the social case worker and even the police can be made to be efficient factors in the education of the tenant and the landlord. Catchy phrases, telling comparisons, timely special articles, fearless attacks upon those who entrench themselves behind the cloak of indifference while they draw their blood money from homes reeking with filth and alive with the carriers of contagion, spectacular trips of respectable citizens to the by-ways they never have visited of the town in which they have always lived, accompanied by the newspaper photographer and reporter, and similar methods, any well worked out publicity programme will include; all have their influence in popularizing housing reform work and in stimulating the adoption of reforms which will prove beneficial to the poor and to the community at large. As effective a comparison, for example, as I have ever heard used was that made in one of our cities when the speaker announced that the insanitary privies in the town, if placed side by side above ground, would make a row of vaults from ten to thirty feet high winding along the railroad to a city 25 miles distant. One gets a vision of things as they are in such a comparison which is much more compelling than the colorless statement that there are 25,000 vaults within city limits.

By stopping here I do not mean to imply that I have outlined all the functions needed in order to organize the housing work of a community. These are the main ones, however, fundamental to all others. Of course the education of the public implies stimulating co-operation and the welding together of all associations having social and civic interests in the advocacy of the programme to be adopted. The important point in attaining success for any programme, and in the successful organization of any constructive work, is the open mind to see things fairly, and the determination to push things through to a successful conclusion, even though the labor to so produce contains mostly plodding with little that is spectacular to vary the monotony.

*(For the Discussion of this paper, see page 287)*



## THE AFTER-CARE OF A HOUSING LAW

ALBION FELLOWS BACON

*Evansville, Indiana*

To the popular mind a housing law is like liquid air. It is a freakish, impractical product of much pressure—a lot of condensed wind, that may be used for some kinds of surgical operations.

The pressure part is correct. It does require enormous pressure to produce it. We must never forget that equal pressure is required to keep it. Unless we safeguard it properly, it will go pff! back to common air, leaving the man who handles it very cold.

The common ignorance in regard to a housing law is most sad and painful, and our first care must be that it is dispelled. One's good friends, even, look into one's eyes with a dazed expression and say "What is it about, anyhow?" Explanations make things only more painful. It becomes apparent that people consider us mentally defective, to spend our time on such delusions. They refer to it as "your idea," or "your hobby."

I believe half the trouble is in the terms we use. The popular mind stops working at the term "housing law." It accepts the *word* sanitation, if not the condition. In Indiana we speak of "sanitary dwellings," "the unfit home," "the unsafe home," of the "fire trap law" and the "death trap law," and find it saves explanations.

The two main factors in the after-care of a housing law seem to endanger each other.

1. It must be enforced, and its need and virtue proven.
2. It must be kept on the statute books, and preserved from damage, yet corrected as needed.

These two necessities tear the heart of the law's sponsors. No one is so anxious for its enforcement as the ones who spend agonizing years to get it passed. And they are always the most uneasy, lest the method of its enforcement endanger the life of the law.

Fear for the existence of the law also deters us from amending it—perhaps an unnecessary fear. One of my faithful advisers, an eminent judge, used to say, "I cannot feel that it is necessary for you to come year after year to the legislature. I do not believe that our tenement law will ever be repealed. Every year that it stands it sinks more firmly into the body of our statutory law." A number of our legislators have expressed the same idea, which is very comforting. But the experience of the other states bids us be alert and vigilant for U-boats and aeroplane raids. The repeated, though unsuccessful, attacks upon our own law have made us unwilling to reopen it for amendment, preferring to introduce supplemental bills, to cover additional ground. When all the ground is covered, we can codify our group of laws, and, we hope, perfect it.

The little bill we passed this year covers every inch of Indiana soil, and every inhabited room, where any person sleeps. It gives the state and local boards of health power to correct or condemn the unsanitary or unsafe structure. Our state board of health did not have this power before, but all state boards should have it, obviously.

The bill was very broad, but very simple and small, and this saved it. A large, complicated bill would simply have been thrown out at this session, owing to three great issues which engrossed the legislature. That was one reason why we did not attempt a housing code like Michigan's.

Our little bill passed, triumphantly and unanimously in both houses, and was handed to us on a jeweled tray, as the ultimate, and final, act of favor of an indulgent assembly. And I know better than to go back for anything more until all the law we have is enforced, all over the state.

Now, here is the rub, almost the eraser.

We depend, in part, and in places, upon the health officers of the cities and towns to enforce the housing law. We have "part-time health officers," though this year and every year, our state board of health has tried to pass a law that would give us "all-time officers." Now the part-time health officers are in some cases an all-time joke, and, in many cities our housing law with the other health measures is in their hands. That doesn't mean that they enforce them part of the time. It means that they enforce some of them part of the time, if it does not affect any of their patients or neighbors or relatives.

It was my privilege to address our state health officers' school a number of times. I laid upon them strongly the fact that the enforcement of the housing law was in their hands, in cities having no building inspector.

"But if you once begin, where would you stop?" asked one. Clearly, it is easier to stop before one begins.

Another part-time officer we knew, he was a food

inspector, clung to his job with the plea that he was sick. When we inquired into his methods he said in hurt surprise "Why, they expect one measly little man like me to inspect all these places, and I can't do it. Besides, I've got to make a living." So, there you are.

Though we now have the state board of health back of us, they are hampered by these part-time officers, so you can understand why we feel that the thing *we* need most in the after-care of our housing law, is to get the all-time officer system.

Please understand that in our cities having building inspectors we have all-time enforcement, and some of very fine quality. Also, that some of the local health officers are most efficient. But they are all glad to call on the state fire marshal and state board of health, in tough or ticklish cases. State backing, state supervision, and state interference when local authorities fail, we believe to be essential.

As to methods of enforcement, I have nothing to say in the presence of our great iron-handed generals. The word enforcement implies a forceful force of men with the force of law back of them, and the force of public sentiment back of that. We are all struggling for the best, and we all covet a department like New York's, in proportion to our size. We will never be satisfied till we get it. But a force of men means money, lots of money—public funds. Anybody who has ever tried to get public funds appropriated by a state or city, knows what that means. "Political economy" has various meanings and reasons. The lack of funds for health administration is as old as illness. We must accept these facts and be thankful that the state will issue the nails for our job, even though it bids us find

our own hammers. We will do our best until the time comes that we can get past the "watch dogs of the public treasury" and help ourselves to hammers. The state will see the need of them, yet. In the meantime, we are looking for more men like our Mayor Bosse, the champion housing reformer, who spends more than his salary on public works. Our friends insist that we ought to ask some of our prominent citizens for funds to carry on housing work. How do you manage that, in your states?

One is hampered without funds. I am often reminded of our little daughter, who applied to the maternal purse, when it had just been emptied. "Mamma," she said in much disgust, "that ought to teach you a lesson, to always have money in the house."

But, suppose you have plenty of funds and plenty of force, a perfect machine well oiled and sharpened doing perfect work, in all the cities of the state. That supposes hundreds of bleeding and mangled landlords, scores of balked, baffled, thwarted and angry builders and property owners. They are enemies of your housing law.

They may be represented by A. B. and C. The friends of the housing law, counting the grateful, appreciative public, which is an impersonal lump, may be represented by X. This includes, with others, all those next door neighbors to tenements, who are grateful for the space between them, allowed by law, and only wish it were more.

Now, you have less of a problem than a riddle. You are not to get an equation, but to prevent one. Like the heroes of the olden tales, if we can't solve the riddle we forfeit our heads.

For these reasons some of our advisers have cautioned us to proceed slowly and with care in enforcing the law on old houses. That is only right and proper. We cannot hope to undo in a year or two what has been one hundred years in the making, especially with a small force at work. And it is necessary to be watchful that no injustice is done. It is a double victory and a safeguard to the law, when we can convince the property owner that it is to his own interest to put his property in decent shape, fit for human habitation.

A new law is like a new auto. The first try-out of a new machine to a new driver is an anxious moment, though you who have the latest models ought to have the most perfect running gear. When the law is in the making, we are all concerned that the body shall be big enough, that we get enough yard space and all that. When it gets to working, everybody gets under the machine for a tiny screw that everybody thought was in place. The trouble is, *we* can't go back to the shop for one or two years, and though everyone can take the machine apart, we don't dare to for fear a lot of the parts will be left out next time.

While we are in the automobile, let me remind you of the oil can. Oil is most essential; for, friction is bad for the machine. Even they of the iron hand must prefer that the public be pleased with the law, and the manner of its enforcement must have to do with its popularity.

When a state adopts a housing law, the state is like a patient in a dentist's chair. He is not there from choice but from necessity, possibly from pain. But he wants painless dentistry. He objects to the buzzer. He wants as little done as possible, just those things

that have to be. The thing is to convince the patient that the operation is necessary. You will always find that when actual bad conditions are known to the public, the public voice condemns the building.

We began in Evansville by condemning our worst houses first. The first case was such a horrible example that the suit contesting the condemnation was withdrawn. This has deterred other suits and we have razed several hundreds without objection, on their own demerits.

Now, as to amendments. The after-care of a housing law means that it shall be patched and darned, as it wears, and enlarged as need requires. If it was not broad enough to fit when new, that means another struggle for one that does fit.

Of course, as everyone understands, the danger of amending is the danger of opening the container of liquid air. It may all blow off. Only public sentiment can supply the pressure necessary to enact, safeguard and amend as well as to enforce a housing law. The one great care of the housing reformer must be to get and to keep this sentiment. Please don't all groan when I say that education is the one way to do this. It is a worn platform expression, run to death by every reformer, but the history of housing reform proves that it is true.

It has been the experience of every state that has a housing law, that the law has to fight for its existence until its value is appreciated, and that public sentiment for it is commensurate with public intelligence on housing. One who keeps in touch with a legislature can note how public sentiment changes, as one reads a barometer. And the education of the public is a continuous process.

You educate a legislature on housing—and one half the men are not returned. You educate a governor on housing, and he goes out of office. You educate a generation on housing, and the next generation has to get it all over again. It has to be taught what and why is a housing law, or it will be at the throat of your law.

To be sure, each generation progresses a few inches in sanitation sense, but the slum concept still prevails—people are complacent with dirt and degradation, they don't "see dirt."

The space concept is losing out instead of getting better. Unless city planners make haste, no one but country dwellers will have any space concept before long.

These are matters we must depend upon education to establish. And when I say "education," I do not use the term loosely, but definitely. I refer to definite campaigns to be carried on in each state, and definite programmes to be carried on in our schools, from the grades on up to the universities.

Beginning with the fact that housing is a basic problem, we must win recognition of that fact from chambers of commerce, manufacturers' associations, architects' associations, etc. We must get them to recognize the relation that the housing problem bears to their problems—that it is one of their problems. We must try to have a housing committee in each one of them, not only to inform their members, but to help us when we have legislative troubles. In fact, to be constantly forming public sentiment, etc. We may want to have one member from each committee in a central housing organization—but, if we do, let us have a salaried



secretary, and a fund for postage. Through this committee we can give facts and proofs to the members as we desire. For instance, to the manufacturers we can give all the welfare and efficiency ideas that have been developed in industrial communities and elsewhere.

To chambers of commerce we can furnish facts to convince them that bad housing is the worst of bad business, and that it affects every department of the city's business and industrial life; that congestion of housing means congestion of traffic, etc.

To the architects—but why should we teach the architects? They should teach us. They should be the Royal Association of Housing Reformers, and pounce upon *us*, when we try to build unsafe, unsanitary, inconvenient, uncomfortable or unbeautiful houses. They should combine to save our cities from their increasing ugliness. They should say, "In the name of our high and ancient profession, we protest against the overcrowding of lots so that human life is destroyed and our creations of beauty are given no proper setting." They should insist on two windows, four windows to a room, instead of a wretched single hole in the wall, or none at all. They should carry the colors to the highest pinnacles, and call on us to follow. Many of them are doing this, and they are the flower of their profession. A few others, a dwindling few, still need a housing committee, and education. I am proud to say that the Indiana Association of Architects is one of our pillars of housing reform.

A housing committee in a real estate association can give them proofs that the slum owner is their worst enemy, and that he ruins their property values and spoils their sales of property in his vicinity; that the

narrow lot, or too many families on a lot, cheats the real estate man in more ways than one; that dark or dismal rooms mean a loss of rent to the property owner, through frequent vacancies in the average city, and that poorly lighted houses soon become undesirable and cheapen and become slums by a natural evolution. We must make it plain to the real estate owners that the conservation of all values depends on the conservation of human values; that people who are deteriorated and degraded by congestion and dark rooms in turn make property less desirable, and lower its sale and rental price by their very presence.

What a campaign of education will do to show real estate men the value of housing reform was strikingly proven in Indiana, by the remarkable "presidential tour" of our own Mr. Lee J. Ninde. In company with some prominent state and national men, he visited our larger Indiana cities, holding veritable "revivals" of ethics and humanitarianism, with many brilliant and inspired addresses.

What it meant to housing reform is shown by the fact that the state association of "Realtors," at its last meeting, passed a resolution to the effect that Indiana ought to have a law, giving the state power to require that every dwelling in the state should be safe, sanitary and wholesome.

Such a law was passed by our last legislature, and the "Realtors," with Dr. John R. Mitchell as President, gave their endorsement and co-operation. The real estate men's co-operation! They are our stronghold in Indiana; has any other state taken this step?

The women's clubs have taken an important part in our state, in helping to conserve our housing law, by

their influence on the legislature. They should and could do as much for you, in all your states.

There should be housing committees in the women's clubs that will study housing literature, bring housing speakers, visit slums (properly directed), and study the housing situation in their own cities with a view to finding out housing values. It would be a fine thing if women would investigate rental and property values in different districts, to determine whether they and other women of different classes are getting their money's worth in convenience, in cheer, even in sanitation. I have tried to get women of various states to take up this study, hoping to bring the women of the country to the point where they will realize what the house means to the home—to the point where they will demand that no dwelling shall be rented that is not at least safe.

Now as to education in the schools. We might easily incorporate into the hygiene studies of the earlier grades simple precepts like those in the pamphlet "For You." Only let us make it "For Us." More definite instruction, less incidental, could be given in high schools in civics and home economics and in physiology. All technical schools that have courses on sanitation or architecture should have most definite housing instructions. Universities should have it in all possible courses.

To get the best results, educators, architects, housing experts and scientists should get together, formulate the essentials to be taught, and eliminate non-essentials. Let us teach the necessity of cleanliness, pure air and sunlight, plenty of space, absence from dampness and gloom, without quibbling over "new sanitation"

or "personal hygiene," as opposed to cleanliness of the environment. Let us show the relation of the dark, unventilated room to tuberculosis, the relation of the infected cistern to typhoid. Let us show the effects of filth and congestion. Let us not be afraid to speak of "filth diseases," lest some one should be idiotic enough to think that we believed filth could generate a disease, forsooth. Typhoid, dysentery, trachoma, the black plague, and eruptive diseases *are* "filth diseases," because they are transmitted by filthy milk, filthy water, filthy hands, by sputum, excreta, flies and vermin.

I challenge the world to show me some clean flies or clean vermin.

Let us teach "new sanitation," and "personal hygiene," by all means, but let us not expect to accomplish it in a filthy environment, any more than we expect clean water in a filthy cup.

Let us work for as many windows as possible, instead of trying to see how many times the air can be breathed over and over again, without causing death. Go into some of the Chicago tenements, if you want to get the effect of over-worked air. Try it out in a laboratory, but don't advise the multitude to do it. They are not scientists, and they take all such talk as an excuse for indecency and filth.

For the love of humanity let us try to raise the standards of public decency, which are deplorably low everywhere. Especially in our schools and colleges let us not teach minimum but maximum standards, to the end that we may expect no college graduate to design, build, buy or rent an unsanitary house; and that students may grow up to defend our housing laws.

Again, by means of the press and the "movies," and by housing institutes, let us try to impress on the general public a few simple ideas about housing. Teach them that bad housing is barbarous and out of date, that it is expensive, foolish and inexcusable; that it causes untold suffering and wretchedness. Teach them that every death due to bad housing is a public murder. Teach them that slums are centers of epidemics and engender vice. Show them the pictures of dark rooms and tuberculosis cases. Teach them that the Prince of the Powers of Darkness has personal supervision of all dark rooms, and "the devil is to pay" "when the rent comes round."

All of the foregoing will bring public sentiment to that point of pressure that keeps our liquid air a liquid. It will help to write the housing law on the hearts of the people—and there only is it safe.

Gentle housing reformer with a shiny new law, as you love the life of your law, ask yourself these questions:

Are the people with me? Is the press?

Have our different organizations housing committees? Are they co-ordinated or at variance? Are they *doing* anything?

Have we a housing committee in our chamber of commerce? Is the chamber itself of any force? Does it take a hand in the city welfare and betterment, or is it content with bringing in people that it does not provide for and simply dumps on the scrap heap?

Does our mayor stand for housing reform in his heart? Does our prosecutor prosecute? Why not?

I can see you, with the sharp new law, starting out against the old houses. Don't cut yourself. Try on

the rotten old wood first. In other words, be careful and sure of the unsafe or unsanitary condition. Get proofs and photographs. Before you condemn them, be sure that a jury of sensible, practical men would condemn—that the sentiment of the city would condemn.

I can see you starting out to enforce the law on new buildings. Saint Griselda help you! Read the lives of the martyrs, and of Veiller and Murphy and Ball, for encouragement. Cheer up! As General Pershing commands, "Be patient!" It's a life-time job.

But keep your sword unsheathed for the cause of humanity. It will be nicked, but let it never be rusty. If we who draw the sword must perish by it, we will joy to know that it was in a righteous war, that we have a better country, that lives and homes, souls and honor have been saved.

*(For the Discussion of this paper, see page 292)*

## THE ZONING OF CITIES

LAWSON PURDY

*President, Board of Taxes and Assessments, New York City; Vice-President,  
Districting Commission, City of New York.*

There are many in Chicago who know more about zoning than I do, hundreds, perhaps thousands, in the country that know more. Why was I imported from New York to speak to you? I judge that it was because I have had a peculiar and somewhat unique experience. This problem, as are all governmental problems in a democracy, is a human problem. And so, because of my human experience, they have brought me here.

For eleven years, I have been President of the Tax Department of the City of New York. That is the department that is responsible for the assessing of real and personal property, and in these years, I have probably personally passed upon 50,000 or 60,000 applications for the reduction of real estate assessments and I have had presented to me all the trials and tribulations of real estate owners, the causes for the decline in value that have taken place from time to time. I ought to know what has been the matter with New York real estate when it has suffered.

I know something about people. I have seen a large percentage of those owners personally. I have heard their stories. And beside that, for two months out of every one of these years, I have heard people ask for reductions of personal assessments and examined them, learned about their personal affairs.

And during the last three months I have again had a peculiar experience with people. I am thankful that I was selected along with some 13,500 other men to be a member of one of the local boards that has had to do with the enforcement of the conscription law. I am glad that my experience with men and women had led me when I took up this work for the United States to deal with people on the theory that I was to represent the United States so that the United States should be beloved by the people with whom I had to deal. I was to make them know that they were to come before me, not as a judge looking at the side of the United States alone, but as one who was there as their friend and there to explain the law, to help them to help the board carry it out.

And it has been that attitude in dealing with the people of New York as a tax commissioner that has helped to make the work of the tax commissioner in many ways a happy work. People come to us with their troubles and ask our advice. They do not come so much to attempt to get something from the city they ought not to have, as they come to find out what they ought to have, and usually confident that in the long run they will get it. I am sure that in dealing with the people officially or as a citizen we make more progress and better progress when we deal with them on the theory that they will want the right things. Even those who start out sometimes not wanting quite the right things are more likely to end up wanting the right thing, when it is assumed that of course they only want what is the right thing.

Some of you perhaps have had the good fortune to become acquainted with a cat. One of the pleasures of

*important*



my life has been the fact that I have been acquainted with a good many cats. When you don't know cats well, you are liable to have the experience of getting a cat intensely frightened, and when a cat is intensely frightened, it is a dangerous animal. Men and women sometimes are dangerous when they are very much frightened. The first question that is before the administrator of any law is to remove that fear, so that the people can deal with you wisely and sensibly, and do what they ought to do. I have found with these people that I have dealt with this summer, passing upon some 800 claims for dependency, that when they got over being frightened, usually they were quite ready to tell just the truth as it is and leave to the judges the decision and be satisfied to accept the decision as a right one.

In dealing with this zoning problem, people are apt to be afraid that governmental power is going to take something away from them. That is not the zoning problem at all. The zoning problem is to protect all the people in all their rights. In order to do that, the law must see that no one does anything with his real property that subverts the rights of others. We are to make our whole city as valuable as we can make it, and in that way we get the most for every one that each one is entitled to have.

In New York we started out to preach the doctrine of "zoning" from that text. We had suffered many things in the city of New York because we had not regulated buildings as we should, and men had done things that they should not, unwittingly, without knowing that they were injuring their neighbors and oftentimes injuring themselves. The problem, when

much harm has been done, is very different than if you start out with virgin territory where no harm has been done. It is a very human problem and you can only do as nearly right as the circumstances will permit.

When you stop to think about it, you will agree that there is some limit to the development of any land for any purpose. In a city there must be some height above which *all* the buildings shouldn't go. There must be some bulk beyond which all the buildings shouldn't spread out. There must be a proper relation between the number of people in buildings and the street facilities for vehicular and pedestrian traffic. There must be a proper relation between the open spaces and the windows. That means height and bulk of buildings, so that all of them shall have adequate light, adequate air, and again adequate means of access on the streets. It must be clear, too, that the rules that would be fitting and appropriate in a suburb and part of the city where wooden buildings are permitted by law, and perhaps rightfully permitted by law, are not at all the rules and regulations that should apply in the loop district of Chicago or in the downtown financial district of Manhattan Island. It is quite impossible, you can see at once, to formulate rules which shall have universal application throughout a city without obstructing growth in some parts and accomplishing no good results in others. Hence, the term "zoning" which comes at first from the fact that in the old cities of Europe, they started with the city wall, and the old city within it, and the growth went in rings or zones out beyond that wall. In modern times, with transit facilities, growth runs along these trunk lines of travel and it does that in these European

cities too in the present day, and zoning there is not a thing of concentric rings, but often block by block, so that the rules may conform to the actual conditions.

Some three years ago, we obtained from the legislature of New York the power to district the city of New York and to frame appropriate regulations governing the height, bulk and use of buildings within each one of those zones. Some of the things from which we have suffered in New York for the lack of good rules, I have no doubt you are suffering from here in Chicago. They are suffering from them in every city that I have visited. It may help you a little if I describe some of those things, and how they came about.

We did not suffer much from excessive height before the invention of the elevator. Buildings were limited in height by the distance that people would travel up and down stairs. And even after the elevator was in general use, we were not much distressed by undue height, until here in Chicago you invented the steel-frame. Then it became possible to go an enormous distance up into the air. Before that, the walls had to be so thick to carry the upper stories that excessive height was economically impracticable. But with the advent of the steel frame, height seemed to be almost uncontrolled, unless it were controlled by law.

Just incidentally, let me point out to you that even some architects wrote to the papers at the time we were discussing height in the city of New York very childish theories about the economics of high buildings. I remember very well that one man said that it took no more elevators to carry people up into a thirty-story building than it did to carry them up in a ten-story building. I had never taken a pencil and paper

to figure out what the difference was, and I will almost guarantee that there aren't a dozen people in this room that ever did. It is somewhat interesting. In a ten-story building, above the ground floor, the average haul, if there are the same number of people on each floor, must be 5 stories per person; some people go to the tenth, some go to the second, same number to each floor, you have got an average haul of 5 stories to serve the ten-story building. Now put another flight of 10 stories on top, what is the average haul for the next 10 stories? Fifteen, isn't it? The average haul there is 15 stories. Consequently it takes three times the elevator mileage to serve the second flight of 10 stories that it took to serve the first flight of 10 stories. Now, put another 10 on top of that, and the average haul for that 10 is 25 stories, is it not?; or 5 times the elevator mileage for those stories as for the ground floor.

And so, people in New York have built loft buildings for jobbers of dry-goods and silks and the architects apparently didn't realize this fact, and those people that occupy floors, 12 stories up in the air, 15 stories up in the air, keep their places open at night until 12 o'clock to get their goods out, whereas they used to have a little five-story building of their own and go home at 5. Those buildings are not paying as well as they thought they would, just because the elevator facilities are inadequate, and to furnish adequate elevator facilities would take so much space that the rentable area would seriously be reduced.

With the steel frame, we began to put up office buildings in our financial center in Manhattan 20 stories and upwards. The first buildings like that paid

splendidly. There was splendid light. People sought these offices up in the air, from the windows of which they would have a glorious view. The fact that these buildings paid so well made it seem as though the land on which they stood was worth a great deal more money than any one had ever supposed. Of course, that led to others putting up similar buildings. And presently, those who at first stole the light and air, could steal no more, and one or two sides of a building were practically put out of business, and where they had obtained \$2.50 or \$3 a square foot rent per year, they were cut down to \$1.25, and sometimes less. There is one building that I could show you in New York, the manager of which is a friend of mine, or was—he is no longer the manager of that building—and this year the building that he does manage has had its assessment seriously increased. I hope that won't break friendship, I don't believe so. But that building has a frontage to the south of 200 feet perhaps, and a splendid unobstructed view. They never have a vacancy. They obtain \$3.50 or \$4 a square foot rent. The north side is on a street that is narrow, and a high building is on the other side of the street. The manager told me that he got what he could for those offices, and I have no doubt that some of them are let for as little as \$1.50, and probably less per square foot.

So we went on developing this section downtown. New buildings that had ample light and air paid. Sometimes they shut off old ones from the view and shut off their light and air, and the old ones ceased to pay. And all the time, persons were imagining that the land had a tremendous value. It had, and certain

strategic points where the light and air cannot be shut off have an amazing value. But where the light and air can be shut off, that land value is a fiction. It is a work of the imagination. There is no way in which much of the land of that section of the city of New York can possibly be used so that it shall return a reasonable income on its supposed value. It has been said by those who ought to know that there are very few office buildings south of Chambers Street that pay 2% on the cost of the building plus the imaginary value of the land. There are some that do, because of their peculiar advantages of location.

If long ago we had properly protected that territory, so that the height should have been proportionate to street width, and the bulk of the buildings should have been so regulated that there should have been light and air enough for all, we would have spread out over the territory and used much more of it. There would have been more land value in the aggregate; there wouldn't have been such enormous peaks of value as there are, and there wouldn't have been such tremendously deep valleys of value as there are. I can show you in that part of New York where the value for an inside lot is up to \$500,000 for a 25-foot lot, say \$200 to \$300 per square foot, and within 600 feet, the value isn't in excess of \$10 per square foot. That illustrates the valley and the peak that I was speaking of.

I mustn't take too long in this part of the city. I have taken too long already. I wanted to tell you a great many other things, but this illustrates the principle at least that height and bulk of buildings in the interest of all the owners of real estate should be regulated in such fashion that all the land can be covered

in accordance with the regulations and every single building shall be a stable, sound investment, and every one of them shall be a suitable working place for human beings.

When you go uptown a little distance in Manhattan, you will find a section of the city that used to be covered with three- and four-story private dwelling houses; trade came up there, and the old residents moved on. A few years ago, some one conceived the idea that he would put up a loft building, about 150 feet high on a street 60 feet wide and would cover 90% of the lot. He did and it paid. The land appeared to have a splendid value, a great deal more than any one had thought before. But then other people did the same thing, and instead of getting \$1 a square foot rent as the first leases were, they are glad to get 30 cents to-day. The land value is back to about where it started from at the time the first loft building was erected. When I say loft building, I don't know that you know what I mean. I mean a building that has 4 walls and an open floor, isn't cut up into offices. Many of these buildings are used by jobbers of goods and also many of them for factories in which garments are made. The city of New York is the greatest manufacturing place, perhaps in the world, of garments of various kinds. The persons who work at that trade are very largely men, and very largely the newly arrived immigrants. Doubtless, they are good workers, but their place is not on Fifth Avenue. At least, you can't have thousands of workers of that kind going on a street at midday and at the same time attract customers to retail stores. The two will not mix. The result of this change, the bringing in of all these factory workers, was the driving out of re-

tail trade, and I can show you a block 200 feet by 800 feet that was assessed \$17,000,000 a few years ago, that is to-day assessed \$7,000,000, and maybe it is too high at that.

This factory immigration was pushing up Fifth Avenue and displacing retail trade and it had gone north of 34th Street. That problem was not only one of height and bulk, but of use as well. For the protection of a retail shopping territory, all factory uses should be excluded. We know it now. It is a pity we didn't know it twenty years ago. The loss in value has been dreadful, not only in land, but in the value of buildings erected for offices which are now in the midst of factories and which cannot be rented for office purposes. Buildings that cost \$6 a square foot of floor space to build, say, 60 cents a cube, are to-day almost cumbering the ground. They can't be altered over into factories, and they can't be rented for the purpose for which they were built.

So, go through our city and go through yours. You find in the part of our city where we have been changing from private dwelling houses into apartment houses that the apartment houses are too high and cover too much of the ground, and kill the value of the private residences, and when a whole block is covered with these apartment houses, the ones that were there first, that stole their light and air, and that paid splendidly, no longer yield a satisfactory return upon the investment.

Go on into the suburbs, where we had nice single family detached dwellings, and some one came and planted a store right out at the building line and destroyed the value of all the houses nearby, and another man, when private restrictions ran out, put up a tene-



ment house, and the value of all the private houses within 100 yards dropped over night, because of the construction of that tenement house. Matter out of place. Those people who built their homes had a right to say to the community, you should protect us in the use of our homes.

Now, to-day as far as possible, we propose to do it. Had we done it thirty years ago, we wouldn't have suffered many of the losses we have suffered. We cannot do what we should have done had we started earlier. We have been obliged to allow buildings to go to too great a height, because we had to take account of existing conditions, etc. But we can do a great deal. It may interest you a little to know how we accomplished it.

In the beginning I said, and it is true, "You must deal with people on the theory that they want to do the right thing, and if they are frightened, you must show them that they need not be frightened." When we started to agitate for the proper regulation of buildings in New York, we did not say to people, "We want to make this a beautiful city." I am not afraid to say so now, but I knew better than to say so then. I said, and others said it in better ways perhaps than I, but always about the same line—"We want to protect the owners of real estate." They get less protection in this city of New York than in any of the cities of northern Europe. Over there the property owner is protected. We talked to the real estate associations along that line, and they liked it.

Then, we had a statesman on the Board of Estimate, and he had good advisers—my friend, Mr. Veiller, was one of his advisers. George McAneny was responsible,

in the Board of Estimate, more than anyone else for the appointment by resolution of the Board of Estimate of a commission to study this problem, and the men on that commission were men who had the respect and confidence of those in the walks of business that they followed. We had real estate men on the commission who were looked up to as leaders among real estate men in the city of New York. Likewise, architects, who were admired and respected and whose judgment carried weight.

It took that commission quite some time to find itself after it was appointed. One of the first things that happened to us was that we got an opinion from one of the lawyers in New York, for whom I have the most profound respect, who told us that we couldn't do it, the courts wouldn't allow it. We might establish one uniform height for the whole city, but we couldn't do it by zones—it was unconstitutional. He threw such terror into the hearts of most of that commission that they didn't get over it for three months.

We didn't get anywhere, so far as you could see with your outward eyes, for at least four months after we were appointed. Then some genius said, "Let's take the commission to Boston to see what they have done in Boston." Well, they hadn't done very much, but it had been very good as far as it went. But the blessed thing was that a man in Boston who had been held down to a height of eighty feet on his side of the street, whereas on the other side they could go to a hundred and twenty-five, had kicked about it and gone to court, and gotten licked, thank goodness, all the way up to the Supreme Court—the case of "Welch against Swasey." And so we went to Boston and we had a

public hearing. We went around and asked them what they did and how it worked, and looked at the place a bit and learned about Welch against Swasey better by looking at the city of Boston than by reading it out of a book. We had read it out of a book before.

When we got on the boat coming back, we began to do business, and we kept right on doing business. We said, and agreed, "Suppose the courts declare what we seek to do is unconstitutional, then we have to change the constitution. The thing must be done, and we don't believe the courts will declare it unconstitutional, for the courts are just human beings like the rest of us, and when they are frightened they do things they oughtn't to do, but if you feed them slowly with new ideas, by persons in whom they have confidence, and they see that public sentiment is behind the idea, then the police power grows."

That is the way it ought to grow. The courts oughtn't to stand by things that are unknown and that may be wrong. The police power in law is a developing power, and it should develop in harmony with the needs of the community.

It is right that the courts should be conservative. I haven't any doubt now in the world but that as a result of care and labor, that the courts of New York State will uphold what we have done in the city of New York. The United States Supreme Court has upheld things that are too far along for me. Now, if any of you are afraid of the courts on this proposition, I think you will have some of that fear dispelled when I tell you about the Hadacheck case. Many of you know it probably.

The city of Los Angeles has been quite a leader in zoning. They established residential zones and business zones, and they did something that, generally speaking, I would not approve, they made their law retroactive. We did not do that in New York. When they established a residential zone, if there happened to be a business there at the time of the enactment of the ordinance, the business had to get out. In New York, we don't do that. We followed along the lines of existing conditions, and if there were established businesses in a residential district, and we thought it ought to be residential, we established it as residential, but the businesses can remain so long as the building remains. If the building is worn out and torn down, then the business must cease. If the building is burned it can be put back again just the same.

In Los Angeles, there was a man named Hadacheck who had a brickyard, and he had been there a long time. The land was valuable clay for making bricks. When he started, there were no houses there at all. Houses began to come around the neighborhood of his brick land, and that was made a residential zone. Mr. Hadacheck was told he would have to take his brickyard out, that he couldn't make bricks there any more.

The testimony in the case, Mr. Hadacheck's and the others appearing for him, may have been a little exaggerated. Remember, he was frightened, and he had reason to be. They testified that the land was worth to him \$800,000 as a brickyard, and that if he couldn't make bricks there any more, it was only worth \$60,000. But the courts of California said that Mr. Hadacheck had to give way to the public interest, and the United States Supreme Court almost expressed sympathy for

Mr. Hadacheck, but said that the individual interest had to give way before a great public interest.

If the United States Supreme Court can say that in that case, I cannot conceive that the United States Supreme Court will hold unconstitutional any of the plans that have been proposed for the zoning of cities, because usually they do have regard to existing conditions, they do have regard to the interest of all the people, as they should. When they are conceived in that spirit, we will find that the courts of this country will uphold such legislation as being in the interest of all the people.

I believe here in Illinois you came very near getting an act which probably would have been good for Chicago—I haven't read the precise act, but it was to accomplish this result—and that you were warned that it was unconstitutional. The only way you will find out is by getting the act, and it will not be held unconstitutional if you go about it in the right way and take pains to educate the judges.

Even if it should be held unconstitutional, then you have to amend the constitution of Illinois, and you will feel by that time that it is so vital, that it is so necessary for the welfare and for the health, for the very lives of the people who dwell in cities, that you will do that thing, or anything that is necessary to bring about this great reform.

## **DISCUSSIONS**



## REDUCING THE COST OF THE WORKMAN'S DWELLING

FRANK IRVING COOPER

*Architect, Boston*

It is easy to say "more economical homes for the working-man" but the effort to move in such a direction goes practically to the foundations of our social structure. There are involved a number of factors, and I question if in the end it can be considered after all a question for the architect alone.

In the first place in all the activities for the uplift of the working-man, there is little that has considered economy. If he is in want, charities that are all outgo with no returns look after him and his family. If he is ill, he goes to the clinic or dispensary, and there with the minimum of expense to him, perhaps with no expense, he gets the highest grade of service. The best physicians supervise his treatment and the best hospitals care for him, if he should be cared for. His babies have special provision of milk, and this is looked after as to its quality with a scrutiny entirely lacking when it comes to the food of those in better circumstances. Great breathing places are provided for the people, and especially for the working people, at enormous cost. These items are given to the poor by the community as humane charities, and the cost is not counted. To an extent greater or less, as the case may be, the cost is returned to the community in increased efficiency of the worker, and the improvement of his mental attitude.



But when we come to the most important factor of all toward his well being, his housing, the question becomes at once a commercial one. It cannot be otherwise, for so extensive are the needs of proper housing that it can be undertaken only by the municipality, or by the business man, and if by the latter, he must see a profit, either direct or indirect, on his undertaking.

There are two fundamental demands that workingmen's houses present; economy in rent, and proximity to his work. Or, in lieu of the latter, quick, reliable and inexpensive transportation. There are further demands that society itself requires, which may for convenience be termed, "uplifts," and the fact that man is human and has human characteristics and failings, makes the problem of his housing still more difficult.

Cheap rents involve a number of fundamental conditions. The land must be cheap or the houses cheap, or the property must be in a transition state, or crowded with tenants. In a city the conditions may be fulfilled by houses on the outskirts. Each of these conditions involves something else; for example, transition property will probably not be well suited for the homes of workmen; there are likely to be makeshifts, and it is the rule that in such property the repairs lag. Crowded property has its distinct disadvantages, and is contrary to the uplift principles of the present age. You see by this that the problem is complicated, and these complications are increased by the human elements of the man himself.

You are not always able to dictate living conditions to employes.

You may not be able, even, to locate him in your

Garden City. The Sturtevant Blower Company of Boston wished to have its employes in homes in the country plains of Readville, when it moved thither. What came to pass was a couple of special workmen's trains from their old homes in Jamaica Plain. Then it is always a question how fast one can change the habits of the workman, prone to careless action. The storage of coal in the bath-tub is no idle myth. It is only fair to say that under the many educational influences of district nurses, anti-tuberculosis societies, and the like, and the school teaching of hygiene to the children, and the efforts of boards of health, this lack of interest in things cleanly will eventually disappear, and the builder of to-day must face the problems as they are.

In Europe where these problems have been threshed out long before we with our wide spaces and comparative wealth, have had attention drawn to them, it has been the municipalities that have tried to meet the problems of the housing of the poor. From their failures and their successes we may be able to see presently a way out of the difficulties. There are some very wide differences in the conditions, the absolute freedom of our people, which makes them more difficult to handle than are the docile populations across the ocean; the political professions of so many of the officials in American cities and the virtual transfer of the outdoor occupations and pleasures of the Europeans to the indoor, movie-show proclivities of the American.

We are certainly competent to attack in proper fashion the problem of housing, and Mr. Allen in his paper has clearly presented the essential features that enter into the plan and construction and he has stated where economies can be made in the erection of a dwelling for the working-man.

The past year a committee of which I am a member has been engaged in the study of school buildings. The school building problem is similar to that of the house building problem for the working-men. We must have no waste spaces if the building is to be successful.

One of the greatest sources for evil conditions comes from attics and basements. There should be no attic waste spaces and there should be no basements except such as are required for the heating apparatus.

In omitting these two items great savings can be made. I am glad to be able to state that Chicago under the guidance of its school architect and superintendent of schools is leading the country in these two items of reform in school building construction.

Another reform that Mr. Allen presents is that of having proper building laws drawn to cover the special conditions of the working-man's dwelling.

The Secretary of this Association has already made a study of this subject and is soon to let us know his plans. With properly drawn regulations reforms in the plan and construction of the working-man's dwelling may be readily brought about and these reforms will go far toward bringing into existence dwellings planned for economy of space, and so planned and constructed that they shall not be insanitary and a means of spreading disease.

When you are able to demand by law well planned dwellings having water-tight roofs, walls and floors; properly lighted rooms; and the building heated and ventilated, and without waste spaces, you will go far towards securing increased efficiency in the worker and better social and physical development of the rising generation.

## REDUCING THE COST OF THE WORKMAN'S DWELLING

W. S. B. ARMSTRONG

*Secretary, Toronto Homes Company, Toronto, Canada*

I knew that we were going to have a very interesting paper, and we have had. We had one of the most interesting papers I have ever heard at a number of conventions of this organization. In the first place, I want to say that I think the writer touched the subject at the right point when he said that every city has its own problems in regard to the cheapening of the cost of small houses.

The next thing that occurs to me is in reference to Mr. Cooper's statement, that a great deal of charity is meted out to the worker in other respects—why not in the matter of housing? There is a question that comes to me—Why should any man have to have charity meted out to him?

In the English Housing Handbook, which contains more information in regard to practical housing than any other book that I know of, by a man who knew in his lifetime as much about housing in England as any other man there, the statement is made that in all the housing effort in England, where they have spent hundreds of millions in that work, they have not yet been able to get down to the lowest strata of society and give the people in that strata any assistance at all, except in this way, that by helping the man above him, they somewhat lessen the pressure on the man who is absolutely at the bottom.

The first question in connection with housing is your land, its cost, location and size. That can be solved only by city and town planning. That is a problem for the government.

The next question that comes up is the question of the plans of your house. My experience is that, so far as the individual house for the workingman is concerned, no architect in this country has ever touched the problem at all. I think 99.9% of the houses built for workingmen, aside from those constructed by large corporations for their own people, are built by the ordinary builder.

Before you will get the right kind of housing for the workingman, the architects—and when I say architects, I mean the experts—must have something to do with the planning of that house. It can't be left to the rule-of-thumb, ready-made method of the ordinary building contractor.

In my opinion, the only way that this can be brought about is by government action, for the simple reason that the ordinary architect has no interest in the small house because he thinks it doesn't pay. That is not a reflection on the architect at all. The architect is in business to make a living, and he can't bother about the ordinary house, or else he and his family would starve.

The next factor in the plans of houses is the local building by-laws, and that, of course, is a matter for governmental action also.

Then comes in the question of material. Now, I haven't heard anything better in my experience in housing than Mr. Allen's paper in regard to material. It is largely a local question. The ordinary individual

builder cannot experiment, cannot investigate, cannot search out the whole field of material, and if you are going to get results in the line of the best and cheapest material for the workingman's dwelling, it is a matter that must be handled by the government. Our governments, local or state, should in some form have an organization dealing expertly with this question of materials.

I went the other day to try to find a small part for a plumbing fixture, and I guess I could have spent a day looking for the thing and then wouldn't have found it. There is absolutely no standardization at all. The question of standardization doesn't seem to have occurred to anybody in regard to building materials. That, I say, is a matter for governmental action, if you are going to get the standardization, or the results of it, applied to the cheapening of small houses.

Next comes the question of financing. How is a man going to pay for his house? You people in most of the states of the Union may not be as badly off as we are in Canada. The usual method in Ontario, if a man is going to buy a house, he makes a small payment down, which perhaps represents the builder's profit. The builder has put on the limit he can borrow in the shape of a first mortgage. He then takes a second mortgage from the man who buys the house. That mortgage he immediately sells to a gentleman who deals in second mortgages, but he sells it at a discount of 20% to 30%. He must sell his mortgage in order to get his money out and go on building, but the gentleman who bought that mortgage is practically certain of his money. There is very, very little loss on this second mortgage business. That man collects from the man who bought the house

not only what he paid for the mortgage, but the full face value of the mortgage. He makes a profit of 20% in addition to his interest, which is usually as high as ordinarily paid in the community.

Now, England has shown us how to finance the small house. Ontario has, I think, given a lesson. Ontario has passed an act, that enables any municipality, that is, any city or town, to guarantee the bonds of a housing company up to 85% of the value of the property, which means that 85% of the money can be got at practically 5½%.

Now what I want to say, in a second, is just this, that the cheapening of the cost of small houses can only be done as a community effort. The government must handle the problem, and there is no reason that I know of why the workman, be his wages large or small, should be in the position of a recipient of charity in regard to his house.

## THE BEST HOUSE FOR THE SMALL WAGE EARNER

MARCIA MEAD

*Of Mead and Schenck, Architects, New York*

No architect can design an efficient building without studying in detail all the uses to which it is to be put. If it is a factory he must be sure that he understands every process of manufacture that is to go on within the building. If it is to be a house, he must understand equally the efficiency and scientific planning that is required in housewifery.

When the Castle of Blenheim was planned, Pope registered a protest relative to the plan when he said:

“ ’Tis very fine,  
But where do you sleep, and where do you dine?  
I see by all you have been telling  
That ’tis a house, but not a dwelling.”

The thorough manner in which Mr. Dana has gone into this study has left very little for even the housewife to criticise, so I can only attempt to supplement perhaps from a different personality rather than from a different point of view.

I haven't heard anyone say much about location of the wage earner's house. A great deal of thought should be given to that because carfare is a big item in the daily routine of the wage earner's life. A great deal of trouble should be taken to get the house within walking distance. The surroundings should be pleasant with good streets and good looking houses practically and artistically grouped. That's something



that the wage earner cannot buy and he is perfectly helpless in having to take what he can get, so that it ought to be given him by those who are planning the houses; by careful planning it can be given from the start just as cheaply as the gridiron system with blocks of houses without interest.

If he doesn't appreciate these things, he never will appreciate them if they are not given to him. If he is not put in pleasant surroundings he cannot develop an appreciative sense.

Mr. Dana said much about the relative planning of the houses so that they can have privacy one from the other; there is a little more to be said about privacy within the family itself. The bedrooms should all be so grouped that you can pass from the bedrooms to the bathroom without passing through any other rooms. Some of the so-called modern apartments in New York are planned so that one must pass through the living-room in order to get to the bathroom from the bedroom.

I was glad to hear what Mr. Dana said for the terrace houses. We have an idea that the terrace house should be avoided if possible. Of course the single house surrounded by plenty of land, plenty of air, is the ideal thing but when you begin to talk about three feet side yards, perhaps good enough in some cases for the ventilation but no good at all for light, you should discard entirely the single house and take the terrace house with plenty of windows front and rear so that you will have all the ventilation and light of the single house with the same amount of window space front and rear.

We are often deceived, I think, in talking about cost

when we say, "We can build such a house for a thousand dollars." Something was said about that yesterday. We'd better think twice before we take that as the last word, because we haven't considered the foundation or the cellar if we are going to have one.

In this climate the foundation should go down four feet below the grade in order to get below the frost line. A cellar to be sufficient for heating apparatus for a simple house like that is plenty high at six feet, so after you have excavated for foundation, it is little more expensive to take out a little more earth and have a place for storage of coal and that sort of thing.

I do think it is out of place to consider a laundry at all in a cellar for this type of house. To make the cellar water proof is an extra expense which is not warrantable and a woman should not work in a damp cellar half the day nor should she take the children down there with her when she is working. The laundry tubs should be in the kitchen.

The cellar if we have one is a very good thing but not as a laundry. (I think it is worth while from the standpoint of warmth for the house and the heating apparatus, if we can afford it, and for storage.) In regard to the thousand dollar house, no plumbing and no heating and the cost of the land was taken into consideration. When all these things are taken into consideration, then we begin to get an idea of what that individual house will cost. I think tomorrow Mr. Ham, of the Bridgeport Housing Company, will have a good deal to say to you about that. He says many people come to him asking him about what their houses are costing them which they are building there, and they are appalled at some of the figures he gives them.

They go to someone else, perhaps, that can say they will build a house for much less money but do not take into consideration all the other things involved such as development, heating and that sort of thing. The Bridgeport Housing Company is going into the details of housing in every respect as almost no other company is doing.

In studying the housing question, we should make the modern house with all its improvements our standard and then study what we have to leave out in order to give the wage earner a proper house. We too often begin with what is the least thing we can do and then add all that we can possibly afford to. I think that is the wrong standpoint, entirely. What we want, what the wage earner wants, just the same as the millionaire, is a comfortable, convenient, up-to-date house. Begin with that standard and give him all that we possibly can. If we must leave out the lavatory, why we will have to do that; if we must leave out the cellar, we will have to do that, but begin with the standard that we ought to have.

It was interesting to see that in some of the towns they had secured a law in which they could make rooms no less than ninety square feet or a hundred square feet. That is interesting, that is fine, but in some of the smaller houses where there is a large family, I think it is better to have many small rooms than to have several large rooms where too many people have to sleep in the same room. I think there is something to be said for the small room because on account of cost we must boil this house down to the least number of cubic feet possible, and give them plenty of air and circulation, give the boy and the girl, or the girls and the boys of the

family, a privacy of their own in a smaller room which they could not have otherwise.

We should get away from the idea that beauty is always added by multiplicity of mouldings and carvings and fancy work—gingerbread. We are beginning to get away from the gingerbread house. For the working man's house, the walls, the fenestration from the standpoint of proportion and arrangement is going to give us a beautiful house without any of the trimmings that add money, especially in the interior. The trim can be very simple, the rooms should be of good proportion.

In Bridgeport, in the Connecticut development, I think we succeeded in getting some improvement there that hasn't been done anywhere else in regard to the establishment of the proper height of working surfaces. When the ordinary individual builds a house, the lady of the house perhaps wants a sink that is up where she can reach it, but there is a standard height of leg that you can buy at the plumber's and that is the only thing you can get; therefore, she has to take what she can get without being able to get better, though she may want better.

In these houses they may not know that they ought to have a better height of fixture. There are several specialists in the country who are going into the establishment of proper heights from the standpoint of the housewife. Miss Maddocks, of Good Housekeeping Magazine, has a station in New York where she examines all these housewifely implements, goes into how they should be used, proper heights to which they should be put—tables, sinks, wash trays and that sort of thing.

Mrs. Childs, in Stamford, Conn., has another such station where she is going into those things in an unbiased, frank manner. I think in the Bridgeport houses we have done a little toward establishing a proper height for fixtures. Nobody had ever heard of wash tubs being put up at thirty-six inches from the floor. I wanted them higher than that, but had to compromise, even so, what I specified is a little bit in advance.

## THE BEST HOUSE FOR THE SMALL WAGE EARNER

GEORGE H. SCHWAN

*Architect, Pittsburgh*

In discussing this subject I am doing so from the economic standpoint, and not from the philanthropic. The house should stand on its own feet, or in other words bear a reasonable return on the money invested, at a reasonable rental to the tenant.

Where a housing project is properly studied, directed and managed with a sinking fund provided (in case the houses are to be rented) there is no reason why the investment should not be as safe as any recognized security bearing an interest of 3 to 4%, as the sinking fund assures the investor the return of his capital with the possibility of an increase in the land value.

The solution of the problem on an economic basis is the one that confronts us; were it not so, the solution would be quite simple, as it would then only be a matter of securing land and building houses of the best type without regard to the income of the tenant.

Therefore in selecting the type of house—and by type I refer to the house as a single family house, double house, row or terrace and duplex or two family house—the cost of land will be a factor. In congested districts where large tracts of land are not available and where the cost of land is high, the type of house involving the use of the least amount of land will be the most economical.

Always bearing in mind that all rooms should be

well lighted and ventilated, it is a question whether rows or terraces of more than two rooms deep can have the proper amount of light and air for all rooms. I do not maintain that the one family house with ample ground is not ideal, but do say that it is not always possible to build this type and meet economic conditions.

In the consideration of plan, or arrangement of rooms, economy of space is important and all waste space should be eliminated; the comparison of two houses of equal area, one by the arrangement of rooms, with no loss affording ample space, and the other being so badly arranged and cut up that part of the space was useless, is doubtless familiar to all.

Some consideration in the plan should be given to the moving of furniture. It seems to be a fact that in many cases the man occupying this class of house, on account of his work shifting from one place to another and for other reasons, moves a great deal, causing damage to both house and furniture unless it can be readily removed. That a great many houses are being built without regard to this point is a fact.

In visiting a large housing enterprise lately I noticed that the second story was almost divided by a narrow hall with doors leading to bedrooms and where it was apparent to the casual observer, removing furniture meant removing some of the house or leaving some of the furniture.

Convenience of arrangement and furniture space is quite important in the small house as the housewife must necessarily do all the housework. These points should be carefully studied, and careful consideration given to such matters as height and location of sink,

relation of sink to range, space for kitchen table, refrigerator and furniture. I contend that these matters are just as important in the small house as they are in the house of the man who can afford to hire servants, but unfortunately are often not given attention at all.

As to construction and materials, there can be no argument on the question of having proper ground drainage and insulation against dampness and condensation. The question of insulation of walls has been, and is, an important matter, especially in certain forms of concrete construction where to avoid dampness and condensation the cost of such construction was materially increased. This problem, however, is now being worked out, and in this connection, it is gratifying to note the efforts being put forth by the large producers of building products to produce materials of an incombustible nature of low cost, to meet the needs of housing work. There is no doubt that the next few years will witness quite a transformation in this line of work.

In selecting the materials for a building of this kind it is economy to select materials available in the district, or in the neighborhood of the building site. I believe, if this matter were properly studied, a considerable saving can be made in the building operation. It is not economy to pay freight rates on clay products where sand and gravel are available at the building site, or heavy drayage rates on gravel and sand where good furnace slag can be gotten; or to pay freight and drayage on the above mentioned materials where lumber is cheap.

This subject is one then that must be carefully worked out for each building operation, with especial



reference to the most economical materials available near the building site.

There is no question that architecturally the small house should be of good design, pleasing proportions, with texture of materials well selected and having a good color scheme, but I maintain that the utilitarian features of the house should not be sacrificed for effects in design that are uncalled for and that do not express the true solution of the housing problem; for instance, the designing of a house so that the ceilings of the second story bedrooms are formed by the roof to such an extent that light and ventilation are cut off, and valuable space is eliminated, is a practice open to considerable doubt.

While the design of the small house is important, I believe the most important element of design in housing lies in the design of the grouping of the houses as a whole, with the proper relation of one house to another as to color, texture of material and topography, thus creating a good and pleasing environment.

## HOUSING BY EMPLOYERS IN THE UNITED STATES

DUDLEY R. KENNEDY

*Youngstown Sheet and Tube Company, Youngstown, Ohio*

The main speaker on this subject has left very little to be said or in fact, very little to discuss, if discuss means to differ. No individual or no company through any number of individuals would have the time or the opportunity to make the exhaustive survey that he apparently has made. Our genial Secretary, in asking me to discuss this matter briefly to-night, said he asked me for the reason that before our company started upon its proposition the manager of our subsidiary land company and myself made a tour of the eastern part of the country visiting some two dozen of the best types of housing development that the Secretary of the Association could recommend.

We went as much to find out what not to do as what to do, and I believe we learned more of what we should not do than of things that we should do because we found that everybody whom we consulted had a different idea and had a different scheme of house, different scheme of layout, a different type of construction, and what was good for one locality apparently didn't fit into another at all, so that we came to the conclusion, finally, as I think everybody must come eventually, that the thing to do is what in good common horse sense seems the best thing to do.

Now that may seem a very simple statement but after all, I think the problem is a pretty simple problem,

and I am afraid that we have embellished it with too much importance and too many difficulties in our mind's eye.

There is no best type of house. I am glad I can agree with Mr. Magnusson on that. We found all kinds and apparently many of these different kinds fitted like a glove in the situation which required them. Employers, when the truth is frankly spoken, have gone into housing, I believe, largely through necessity. Necessity is the mother of invention, and we are emphasizing that, of course, now in these war days and it is the necessity of war times and war production that is bringing this problem to the crisis that we now approach not only in this country but in England and in all of the other countries at war.

No manufacturer deliberately wants to go into the real estate business. Fundamentally he is foolish to try it if he expects to make any money out of it unless he expects to give up his primary business. It can't be done, and it is only through the most urgent necessity, I believe they will admit it if they are frank about it, that they are driven into the housing business.

I don't care how honest or sincere or intelligent the manufacturer may be, I don't care how broad and deep his social philosophy and his social vision may be, he can't yet convince the average working man that he is doing this thing for any other than a mercenary reason. Now that's unfortunate; and again to be brutally frank, I believe it is largely capital's fault that the worker is in that frame of mind toward capital. Decent, honest housing where certain restrictions are required and demanded of the worker and the tenant, where it is plainly laid before him that the employer

is only doing this thing because nobody else will do it, because as Mr. Magnusson says, he can do it much cheaper in a wholesale way, much decenter, much more honestly; that it gives him more value for his money than the real estate speculator is apt to do, ought to appeal to the working man.

For these reasons, plus this added reason which must be borne in mind, if we are going to maintain our economic structure, the working man, the worker, the tenant, must strictly understand that it is a business proposition and if you allow him to rent a house for a less return than 5% on the cost of that house, you are committing, in my estimation, an economic fallacy.

You are belittling him, you are bemeaning him and you are making of him a type of slave because you are giving something to him for nothing, that he doesn't pay for and no decent workman wants that and no decent workman will knowingly take it and when he finds it out, you have lost all the prestige you have gained by helping him out temporarily. When he finds out you are not getting a decent return from the property, he will lose his confidence in you and eventually you will lose him.

I will close with this one statement. I was with a large concern last year, 1916, employing about 16,000 people and we kept some very accurate statistics for the year 1916. We took every man who left our employ and made it necessary for him to interview the labor department before he could draw his final pay. That made it pretty sure that we'd get to see him before he went away. We took all the data we could from his employment card as to his age, nationality, as to

whether he was single or married, as to whether he owned or rented or boarded, why he was going if he knew (strange to say, in about 75% of the cases he didn't know why he was going, except he had the itch to move on to something else) and we tabulated all of that data for the year 1916 and as loyal an exponent as I was of the theory that home owning was a very good thing to reduce labor turnover, I was very much astounded at the results.

I don't mention the company's name, some of you know it, but the turnover was 187%. This means that they had to employ that year some 30,000 odd to keep a complement of 15,000. That's not at all an unusual figure, if manufacturers would take the trouble to study their figures. They are hiring over the number of men they employ each year to keep up their stable force, 187% in this instance.

Of that 187% turnover, the great majority were single men. But of that large turnover, only 11% rented their homes and only 4% owned their homes. Now that is really a remarkable thing but that was a fact. It further showed that the main group of those who continually came and went and came and went, were young, single, American men and boys between the ages of 21 and 30 years who were recruited to the rubber industry on the theory of high wages and who flocked in there, got a hall room and stood it just as long as they could and then went elsewhere.

The Secretary says that is why they went away. I agree with him. They had no place to live, no decent place to stay and we all know what home means well enough to know that that was the basic reason for it.

There are some big problems in this war proposition.

In our concern we are up against them because we don't know exactly what we are going to have after the war. Now if the government builds houses, we say, "Well, they can get rid of them some other way, but if a manufacturer builds them in large numbers and then his business falls off and he can't get enough to keep his houses full, he's going to have to stand the loss." But I hope that the war will not last long enough so that anybody will build a number of houses that will burden him after the war is over.

## HOUSING BY EMPLOYERS IN THE UNITED STATES

FREDERICK APEL

*Goodyear Heights Realty Company, Akron, Ohio*

In 1912 the Goodyear Tire & Rubber Company had no housing problem on their hands. They did think, however, that it was not the proper thing that the foreman, for instance, should have a house with all the improvements, a paved street, and live in that sort of style when fifty or a hundred men under him lived in less desirable circumstances, and for that reason they bought a plot of ground of about 450 acres, and experimented with a hundred. Now out of the hundred acres they made 436 lots, no lot less than 50 feet wide and none less than 100 feet long and put in both sanitary and storm sewers and water pipe and gas and paved the streets and put in concrete curbs and the gutter and sidewalks and planted trees and shrubs in the parkway. In fact, they fixed it up the way they thought it ought to be.

We built 111 houses and we built them the way we thought they ought to be. We built them practical and comfortable and safe and artistic, in our estimation. It so happened that we sold those houses to our men on two different propositions. We said to them, "You may buy one of the houses we have erected or you may buy a vacant lot and after you have paid \$100 on the purchase price of the lot you may come to us with the plans of your house and if they are approved, we will finance the construction of your house."

Those were the two different propositions that were open to our people. To-day there are 350 houses built in the first section of 100 acres, or 436 lots.

Now came along a real housing problem. The Goodyear Tire & Rubber Company doubled the number of its employes in a few months. We had a real proposition. We took the balance of the 450 acres, or in other words the 350 acres, plotted 1,500 lots on the same plan as the original development—that is, the paved streets, the sidewalks, the curb this time a stone curb, and trees and shrubs and sewers and gas and water and all that sort of thing.

We are at the present time engaged in building 525 houses and we are at all times building 25 to 50 houses for the individuals who buy lots so that at the present time we are probably building 600 houses. That is both in the old part, and in the new part.

We made the terms as easy as we could possibly make them and yet we wanted to make only a business proposition to our men. On the first development we asked them to pay no money down, simply move into the house and begin making their payments. On the new development we considered that that was hardly a business proposition. We thought they should pay something down as a business proposition. We did not want to make that payment such that it would in any way embarrass them in buying a home, we want them to buy a home—that's the first consideration. The second consideration perhaps is to teach them business deals.

We asked them to pay 2% down. Now the regular real estate proposition is 10% down, I believe. I don't know much about the regular real estate game.



I am not a real estate man. But the payment that our men make, semi-monthly, includes the interest, and they have a new principal twice a month. In other words, every time they make a payment they are reducing their principal, they never pay interest on any monies paid in.

When we get the houses all completed, we apply to the Metropolitan Life Insurance Company of New York for a loan on first mortgage. We are enabled to borrow 50% of what we call the real estate value. Our real estate value is the cost of the lot and the cost of the house plus 25%. That 25% is added to the cost for this reason: We make the purchaser a proposition. We say to him, "If you will remain with the Goodyear Tire & Rubber Company for five years and if you will retain title to your property during that five years, if you do not sell it or transfer the title in any way, and of course make the regular payments in the regular way, we agree to return that 25% to you in the way of a credit on your account or if the place is paid for in cash, together with the interest you have paid on that 25%." The interest is 6% on both mortgages. The amount that we borrow from the Metropolitan Life Insurance Company is a first mortgage on the property and the purchaser assumes that mortgage when he buys the property and gives the Goodyear Heights Realty Company a second mortgage for the balance of the real estate value.

We are getting along in very good shape with these houses we are building, the material is pretty much on the ground, it is a case of lack of man power. Labor is hard to get, we are held up in that way. The pavement should have been down some months ago and it

won't go down any more this winter because we use pavement that must go down in the hot weather. However, we are going to put the sidewalks down this fall for that part of the new development where from now on purchasers will be moving in. We expect perhaps a hundred of those purchasers will be enabled to get into the houses this fall.

## WHICH CITY DEPARTMENT SHALL ENFORCE HOUSING LAWS—THE HEALTH DEPART- MENT OR THE BUILDING DEPART- MENT?

SIDNEY J. WILLIAMS

*Industrial Commission of Wisconsin, Madison*

A debate between a health officer and a building officer on the question of who should enforce a housing law partakes somewhat of the nature of a jurisdictional dispute between labor unions as to whether the structural steel man or the carpenter should apply metal lath. And yet I suppose this question has a certain importance in connection with the successful administration of this important class of laws.

I suppose in putting me on the programme to discuss Mr. McCrudden's paper, our Secretary intended that I should start a row, and I will endeavor to do so in a small way. First, I want to dispute one premise of Mr. McCrudden, which is not definitely stated, and yet, I think, runs through the whole paper, that the building official without the social conscience, for lack of a better word, will not successfully administer a housing law. I quite agree with that, but go further and say that no public official of any sort without a social conscience can successfully administer any sort of a law if he has only in mind the technical requirements of the particular statute in which he is interested and has no broader viewpoint of his relation to the progress and welfare of society in general.

Now, the assumption which I think Mr. McCrudden

has consciously or unconsciously made is that the health officer as such is more likely to have a well-developed social conscience than the building officer, and from that I most emphatically dissent.

This verges on personalities and I will only touch it very briefly, but to cite one instance, not long ago, I presented to a large group of health officers the to me important question of their co-operation with my department in the enforcement of such housing regulations as we have in our state with respect to the construction of tenement houses proposed to be built in their respective communities so that we might get in touch with the owners before the house was built in violation of the law. Up to date, I have had absolutely no response from any of those health officers to that request for co-operation. I don't criticize the health officer for failure to respond. I know that the average health officer, especially in a small town, is greatly overworked and underpaid, sometimes getting the munificent salary of \$100 a year, and I don't wish to criticize him, but I mention that merely to show that the health officer, no more than any other official as such, has any particular monopoly on the social conscience, nor a particularly overwhelming desire to serve humanity through the enforcement of a housing law—that is in each case a matter of the individual.

The most important premise of Mr. McCrudden's paper is that a housing law is primarily for the protection of the public health. To that I agree, although housing contains elements of no little importance with respect to the structural integrity of the building, to make it rain-proof and weather-proof, for example, and with respect to its fire protection, as any one will see

by reading the fire record in New York tenement houses, for instance. Those are of no little importance, and yet I agree that a housing law is primarily a health law, but I do not agree with the conclusion stated over and over again from that premise that because it is a health proposition it must be enforced by the health department. The disposal of sewage is very largely for the protection of public health, and yet our sewer systems are designed and built by our departments of public works, by engineers, not by physicians, not by health officers.

My department, the Industrial Commission, is much interested in the lighting of factories, largely for the purpose of protecting the worker against eye-strain and resultant ill-health. In carrying on this work, we employ an illuminating engineer, not a physician or a health officer, to determine what engineering standards are necessary for lighting in factories and to apply and enforce these standards.

The purification of the water supply is primarily for the public health, and yet we employ engineers, sanitary engineers, to design the water purification system. And so those instances might be multiplied.

And in housing, I would say that to determine what standards are necessary for the protection of health, to determine that fresh air and light and sunshine are necessary, that toilet rooms are necessary, that ventilation is necessary for public health, the physician and the health officer should certainly be consulted, but having determined those standards, if they then crystallize themselves into engineering standards, I say there is no conclusive reason to infer that they must be enforced by the health officer.

The standards so far worked out, very crudely I am afraid, take the form of requirements for a certain number of cubic feet of air space, a certain number of square feet of window space, to give us ventilation and sunshine. These standards are very crudely expressed as yet, because it is obvious that under different conditions of the shape and size of room, the location of windows, the location of adjoining buildings, to say nothing of general topography and climatic conditions, two rooms having identically the same window space and cubic air space may be totally dissimilar in their light and ventilation.

I hope we will eventually arrive at more exact standards for lighting and ventilation in tenement houses as well as in all other classes of buildings. That perhaps is a little aside from the point, except that it illustrates that the enforcement of these health standards becomes an engineering problem in so far as the construction of the building is affected, an engineering problem to determine what standards are necessary in order to obtain certain health results.

The plan which seems to me the reasonable one for this matter is that, having worked out these standards as well as may be by the joint efforts of experts in all lines affected, that the standards which refer to the construction of new buildings should be enforced by the same department which enforces all other requirements on the construction of new buildings, namely the building department, and that the maintenance of the building, after it is erected, which is then peculiarly a matter of housekeeping, of dirt, etc., should go to the health department.

If that is called a division of responsibility, let me

point out that it is no more so than the very common division of responsibility on fire hazards by which the building department enforces building requirements for fire protection, whereas the fire department looks out for fire protection in buildings once erected; that plan, as far as I know, has worked out successfully, and at least there has not been much agitation for a change in it.

The advantage of that is, of course, that the architect, builder, engineer, the owner, interested in building, has to deal with only one department. I think it is tacitly admitted by Mr. McCrudden that *prima facie*, all building work should be in the building department, because that is what the department is for, and a division to give jurisdiction over housing to another department means that plans must often be approved by two different departments instead of one and often results in conflicts quite as serious, it seems to me, as the conflict he attempts to avoid.

Now, if the building official—and this I think is Mr. McCrudden's real objection to that system—is negligent in his duty, if he does not enforce the law, then, of course, he should be required to enforce it the same as any other official who neglects his duty should be required to fulfil his duty. And in order to bring that about, to bring about a proper correlation and elasticity and unity in the enforcement of these requirements in which several different departments are interested, I would suggest most emphatically that we should have, as we are coming to have in some large cities, New York leading, a supreme court of experts on buildings, a technical supreme court, including the heads of the various departments interested,—fire, building, and

I will add to that the health and tenement house department, if there is such a special department, to adjust differences between those departments, to determine charges of one department against another as to neglect of duty. I will add to that something which is a little outside of the present question, and yet I think very important in connection with it, that this supreme court of technical experts should have power to vary or modify the strict requirements of the law where it operates unreasonably in any particular case. I know that that last remark of mine will be strenuously objected to by our Secretary, and I think by our presiding officer, namely the proposition that any variation should ever be permitted from the strict letter of the law, and yet many of us who are in this work know that no law was ever enacted which could be enforced in every individual case without sometimes working very unnecessary and severe hardships on some of the parties concerned. I think that by creating a high-grade body of men representing the various technical lines involved, a body of men who are not only expert in those lines but also have this very necessary social conscience, and giving that body, as has been done to a certain extent in New York, authority and the duty of co-ordinating the work of the various departments under them, and also authorizing in certain cases variations from the strict letter of the law, and interpreting how the law shall be applied in cases where there is a dispute, the difficulty in co-ordination of work between different departments is almost entirely removed.



## WHICH CITY DEPARTMENT SHALL ENFORCE HOUSING LAWS—THE HEALTH DEPART- MENT OR THE BUILDING DEPARTMENT?

LAWRENCE VEILLER

*Secretary, National Housing Association, New York*

My answer to the question is that the health department should have everything to do with the enforcement of housing laws and the building department should have practically nothing, and that is based on a long and intimate experience—not on theory.

Now, I am going further than that, and I may startle some of you. I am going to say that it is the crystallized judgment of many years that all building departments should be abolished outright, absolutely and without any question, and I am going to tell you why.

There isn't a building department in the United States, and I weigh my words, that doesn't exist to protect the interests of the building trades; though they are paid the taxpayers' money, supposedly to protect the interests of the citizens *against* the building trades. It is because of the unscrupulous methods which some builders and architects have practiced that building departments have been called into existence—to regulate these abuses. We all know this; all who have had any relations with building departments. If every building inspector were like Mr. Williams or Mr. Houghton of Minneapolis, who has been there for twenty years or more, the public attitude toward building departments would change.

I am going to base my argument on the inherent

probabilities of which city department in the long run is likely to best protect the interests of the community; which city department has a direct incentive to protect the interests of the community. Because, on this we are all agreed; viz; that, whether it is a building department or a fire department or a health department, it is created by the citizens and by the legislature solely for the purpose of protecting the interests of the community.

Now, the Health Department has a direct stake in enforcing the laws that it is called upon to enforce. What is that stake? To prevent disease, to keep down sickness, to reduce the death rate. The health officer, with the ambition of every public official and every man, wants to make a record. What is his record established by? His success in reducing the death rate, in reducing the sickness rate and in preventing disease.

What stake has the building inspector? What does he want to do? What is the incentive that influences him, the best of them? He is a builder in most cases. In rare instances he is an engineer, like our friend, Mr. Williams, or he is an architect, although very seldom, because the architect is not considered "a practical man" by the building interests. He isn't, in the sense that the builder is, there is no question about that.

What incentive has the ordinary building inspector to enforce the laws? What does he want to do? Why, his chief purpose, whether it is conscious or only subconscious or even not recognized in his own mind, is to stand well in the building trades. I will guarantee that if you put that question to any inspector of buildings in any city in the United States, always excepting Mr. Houghton and Mr. Williams and a few others, take him off guard and say, as I have said many times,

"Now, sir, you conceive, don't you, that it is part of your business as building inspector to protect the interests of the building trades and to conserve the building interests of this community?" He will answer "Yes."

And why? Such men have to go back into the building trades to earn their living. And consequently they have to stand in good relations to the architects and the building material firms, and they approach the problem necessarily from their point of view. They don't know anything about proper standards of ventilation, they don't know anything about proper standards of light; they practically never see a building after it is occupied.

Now, the statement made by Mr. Williams that one department should regulate maintenance and another construction is the greatest fallacy that could possibly be advanced because if you have a department which regulates construction and never sees the building in use, it is incapable of determining what proper standards are.

We proved that in New York when we had a Legislative Commission, and had the Superintendent of Buildings on the stand and asked him whether he thought the air shaft 28 inches wide, 60 feet long and 60 feet high, enclosed on all four sides and open at the top, and with no intake of air at the bottom, lighting and ventilating ten interior rooms on each of six stories was adequate to furnish light and ventilation. He said it was, and every Superintendent of Buildings of the whole five when put on the stand said that it was entirely all right and that that type of house couldn't be improved. That meant that they were incapable of seeing the thing from the point of view of light and ventilation and health.

I said that building departments ought to be abolished. That seems rather absurd to some of you. Let me state what I mean. We don't need building departments. Building laws and housing laws all fall into two broad classes of regulation. Housing laws are chiefly for health, as we all admit. Plumbing laws, so far as they have any excuse for existence, except as a trade control of supplies and things of that kind, are based on health. If your pipes break and let the sewage saturate the soil, it is a health problem. Practically all the rest of your building laws are a fire protection proposition.

Why do we specify certain kinds of material? Why do we specify certain strength of walls, certain strength of floor beams? To keep the building from collapsing in case of fire, to keep the building from burning up too quickly and therefore to keep down the conflagration hazard.

For the last few years we have begun to establish fire prevention bureaus. In other words, we have found just the same defects in the enforcement of the building laws on the fire side that we have on the health side, and we have had to take it up after the houses were built. We have had to put another department into those buildings and compel the owner to tear them to pieces and spend thousands of dollars to make them safe for human beings to live in, because the building inspectors who passed those abuses in previous years, either were corrupt or had such an inadequate standard of safety—or, what is really the fact, were so responsive to the wishes of the building trades and the builders who wanted to save money, that they let people build houses that were unsafe for people to live in.

We have established these fire prevention bureaus in some of our cities. They are part of the fire department. They are spending their time in preventing fires. How? By making buildings as safe as possible, by keeping down all dangers from fire, by making people line flues that weren't lined, by preventing the accumulations of waste.

If you eliminate such things as the regulation of the safety of passenger elevators, and the question of excessive floor loads in factories, and things of that sort, you will find, if you analyze your building laws, that there is practically nothing that doesn't fall into those two broad classes—health or fire.

Isn't it a great deal better to let the Fire Department pass upon a proposition originally, let them pass on the plans before the building is built, from the fire and safety point of view, so that later on, another department won't come in after the building is built and make the man tear his house to pieces? Let one department pass on it in the beginning.

All building departments started in America originally as bureaus of the fire department. In New York City at various times the building bureau was taken out of the fire department and made a special department. This was due to politics. The builders couldn't control the fire department.

I have now come to the meat of the whole thing—"the builders couldn't control the fire department." As a citizen, I want departments to enforce both building and housing laws that can't be controlled by any interest whatever, except the interest of the community!

I don't believe that any health commissioner can be controlled to permit the building of improper houses,

and I don't believe by and large that any fire commissioner can be controlled to permit the building of buildings that are going to be a fire hazard and increase the insurance rates in his town. And I don't believe that many of the building inspectors or building departments in this country can do anything else but be controlled by the building interests.

■ As I came into this meeting, I heard some references to starting a row. I inquired of the Chairman if any one had started a row, and he said they hadn't. I hope I have been able to set it going.

## ORGANIZING THE HOUSING WORK OF A HEALTH DEPARTMENT

JOHN J. MURPHY

*Tenant House Commissioner of the City of New York*

Detroit has evidently gone through the housing experience of most other cities. It did not try to proceed "upon the level" but has fallen into a hole and is trying to climb out, just as New York did and just as Chicago did, and every other city. Cities are like people, apparently, they have to sin before they can be saved.

I remember some twelve or fourteen years ago going up into the Croton valley where they were constructing one of the great pieces of work for the introduction of additional water supply into the city of New York. This particular part was known as the Carmel Dam, and as I stood down in the valley and looked at this great wall of masonry reaching 182 feet from the floor of the valley and nearly one eighth of a mile wide, I expressed to my friend, the head of the firm that had done the construction work, my admiration for it. He said, "Doubtless what appeals to you is what appeals to the ordinary layman, this great, grand structure, but that isn't what appeals to us engineers at all. We have been eleven years on this work. Our first eight years were devoted to the excavation and afterwards the filling in of the bed of the valley. Do you know that the foundation of that dam goes deeper than the height of the crest and that we have had to fill in a quarter of a mile up and down the valley in order to get a really secure foundation upon which to build?"

I thought afterwards that a comparison of that statement could easily be made with most of the work for social betterment, a tremendous lot of digging and excavation has to be done in what is a morass of mistaken public sentiment on those questions before a superstructure can be raised which will impress the beholder.

In this programme which Detroit has laid out for itself, it shows remarkable wisdom and a certain amount of courage. We are having a campaign in the city of New York now, and one of the chief elements in the indictment made against the present mayor is that he has had the audacity to disregard the sources of knowledge contained within the city of New York itself and gone outside and employed foreign experts. One of the assurances from the candidate who is attacking him is that if he is elected, the first of January will see heavily laden trains leaving New York City bearing those foreign experts to foreign parts.

Detroit apparently has had no such fear. It has gone to the man who has certainly had the largest amount of experience of any man in the United States, who has gone at the question not merely as a matter of profession, but with real affection and zeal, and so he has indicated to Detroit a programme which seems to me to leave almost nothing to be desired. The plan there outlined indicates absolutely the lines upon which the city should go.

So far as I remember, in his statement, Mr. Vaughan did not mention the number of persons who would be assigned to the work, and while I had the opportunity last winter of looking at conditions in the city of Detroit, it was in such a casual way that I would not dare



to suggest or even to form an opinion as to how many persons might be necessary for carrying out this somewhat ambitious programme.

One thing I have not seen any reference to in it, nor do I find it generally referred to—I wonder whether our citizens in New York are so different from all other citizens that they manifest certain selfish instincts where citizens of other cities do not put themselves in evidence at all—and that is, that from almost the very beginning of the work of improving housing in New York, it was followed step by step and absolutely paralleled by the organization of what were known as “taxpayers’” organizations nominally to look out for the interests of the public, but really to curb the activities of those municipal officers who might attempt to literally enforce the law.

I presume we are no different in New York from other places. It isn’t difficult to get remedial legislation passed. That is often done merely as a sop to public sentiment, but it is extremely difficult to get remedial legislation enforced, and that has been our very great struggle in New York. I imagine it must be the great struggle in every city where real work is attempted to be done, because great financial interests are, or have been in the past, linked up with the abominable housing conditions which have existed.

I wonder how many of you have read Bernard Shaw’s first excursion into dramatics. It is not well known,—not as well known as it ought to be. The play is called “Widower’s Houses.” All you who have read it will remember the conditions which that book described as existing in London. Material for many such plays is furnished in nearly every city in the United States in

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which improved housing has been sought to be introduced.

There is really nothing in Mr. Vaughan's paper that I can discuss at all critically. As a beginning, it seems to hold out admirable promise.

## TUBERCULOSIS AND HOUSING IN CHICAGO

ROBERT E. TODD

*Springfield, Mass.*

I think you will agree with me that the cities of this country have been studying these questions enough so that they have facts for action. The question is, what are we going to do about it? You have had given you this morning what the Health Department and the other city departments in this city are going to do about it.

I will read you not more than five sentences at the end of Dr. Robertson's paper:

"We must enlarge our view of the service that the city should be rendering. We must go into the congested districts with sufficient force not only to find the open cases, but to regulate their conduct. We must use the hospitals and sanitariums as places in which the individual open case is to be trained for standard hygienic conduct in his own home. Only in this way can the open cases continue to reside in homes with safety to others. Thorough surveillance of many such cases will eventually educate all persons to right hygienic habits and great progress can thereby be made even in the present generation toward the control of this disease."

It would surprise a good many people to know that, in the careful study which has been made of the houses in these twenty-two blocks, that the bad conditions in construction do not prove to be coincident with the worst facts concerning the disease.

Take, for instance, the three worst blocks in the matter of interior rooms. One of the twenty-two blocks has one hundred and forty interior rooms, another eighty, another fifty. Those three blocks are found in the list of the six blocks which had the highest tuberculosis record. In six of the blocks, the percentage of population found to be infected with tuberculosis ranged above 15%, and the same three that are in the interior room list are in the tuberculosis list.

That fact has to be set over against the fact that the next four blocks in high records in interior rooms are found with these records in tuberculosis: 12% of the population, 2%, 2%, 1%. It isn't possible to demonstrate in the time that we have had for the studying of these facts, that the worst conditions in the houses are in the same blocks where the worst conditions in the matter of the disease are.

Now, there are other matters than the interior rooms. Fortunately the interior room is a matter of history, except for those people that have to live in the very old houses. Chicago has long ago, with New York, shut out the interior rooms for the future. But there are other facts in Chicago that are not as they should be.

One hundred and forty small bedrooms have been mentioned with an area less than seventy square feet with more than three persons sleeping in them. Thirty-one of those have more than four persons. This crowding of the small bedrooms has direct relation to the spread of tuberculosis. It isn't at all necessary to congratulate ourselves that the smallest of the bedrooms, those under 80 square feet, are no longer possible. Since 1910, the smallest rooms, of which so many were found in our survey, are not possible. But the over-

crowding even of the 80 foot room is still possible. So that in the overcrowding, in the larger use of the smaller bedrooms, we have abundant field for activity on the part of the city departments.

I think we ought to face the facts with regard to these diseases and not cling to the fancies that we have held. It will be 17 years before we reach the hundredth anniversary of the invention by Cyrus H. McCormick of the reaper. It is only that short distance back when in wide areas, the farmers thought that the iron plow poisoned the ground. That idea which seems to us so foolish now is no more foolish than the idea that was held by the whole medical fraternity as recently as ten years ago with regard to the transmission of yellow fever, bubonic plague, malaria and several other diseases. It is within ten years that the so-called theory of direct contact has come into existence and is thoroughly believed by the medical world. It is less than ten years since we have had our ideas with regard to the atmosphere corrected. Studies of atmospheric conditions and their effect upon the human body have shown in recent years that we need fresh air, but we do not need it for the reason we thought we did. So far as the chemical changes in the atmosphere are concerned, the question of quantity of oxygen, the question of poisonous gases, they are almost negligible. We need fresh air. We need it chiefly, as near as I can find out, to get the right balance between heat and moisture. To get the right balance between heat and moisture, we must have motion of the right kind. To get that in your home, you must have a window to the outside air.

Now, these things make us correct our ideas about

the need for fresh air, but we none of us love the dark room any better than we did before. We are none of us going to be satisfied with its presence in the home any more than we were before. And the argument against the dark room is being strengthened immeasurably by the changed values that the business world is rapidly taking to itself with regard to the efficiency of its workers.

We have no need for discouragement. We have abundant reasons for going forward with the strongest fight we know how to make, against interior rooms and other bad conditions that we find in the homes at the crowded centers. I think we ought to take counsel with ourselves; that we place the right emphasis in the right place and give the right values to the facts. We ought to use our intellects to make our feelings accord with the facts.

Chicago is known all over this country because of that great Iroquois theatre disaster, where 585 people had their lives snuffed out in a moment. The same year, 8,000 people lost their lives from tuberculosis and pneumonia, and of that number, I venture to say that the physicians of this city would agree that 70% to 80% were preventable deaths. In 1905, 8,000 people in Chicago lost their lives from tuberculosis and pneumonia; in 1906, 8,000 persons lost their lives from tuberculosis and pneumonia; in 1907, 8,000 persons lost their lives from tuberculosis and pneumonia; in 1908, 8,000 persons lost their lives from tuberculosis and pneumonia; in 1909, 8,000 persons lost their lives from tuberculosis and pneumonia; in 1910, 8,000 persons lost their lives from tuberculosis and pneumonia; in 1911, 8,000 persons lost their lives from tuberculosis

and pneumonia; in 1912, 8,000 persons lost their lives from tuberculosis and pneumonia; in 1913, 8,000 persons lost their lives from tuberculosis and pneumonia; in 1914, 8,000 persons lost their lives from tuberculosis and pneumonia; and in 1915, 810 people lost their lives in the Chicago River on Clark Street.

It is on account of these facts that I say to you that this programme which has been announced to you here this morning has far greater value than either the determining as to who was at fault in the *Eastland* disaster, or all the work that may be now going on toward the prevention of similar catastrophes.

## THE REAL ESTATE MAN AND HOUSING

MRS. EDWARD T. LEE

*Chicago Woman's Club, Chicago*

It is one of Mr. Veiller's characteristics that when he has a subject to present, he always asks for both sides. In this case, having asked a man of thirty years' experience in real estate business for an expert presentation of the subject, he now asks some one who has had no experience to present an inexperienced opinion of the subject. It is a subject upon which, however little some of us may know, we all have opinions and pretty strong ones.

Our opinions, however, I think, in regard to real estate men and their practices change very much from time to time. I remember the first opinion I had of real estate as a profession I got from a study of real estate in a little law course, during which, when I had struggled through the historic development of real estate practice and procedure, the old statutes and the more modern statutes, such as the Rule in Shelley's case, and the technical side of the real estate calling, I then thought no one could really go into the real estate business without a college course and without a study of economic history, law and sociology.

The next impression I got of real estate was a few years later, when I was induced by a flourishing real estate company in the city here to buy a lot out in a subdivision where I was assured that the elevated was certain to go through the following spring, and also the arrangements were already made for a five-cent fare



down town on the steam railway nearby. I bought a fifty-foot lot at \$25 a foot. The elevated was not built and the five-cent fare never was made, and presently the special assessments began to come in. They began to stream in. They streamed in until I had a total of something like \$300. I was out of the city then and foolishly paid those assessments, then got to wondering about it and came into Chicago to discover that people who were residents had gone before the County Court and had that particular big special assessment set aside. At that time I had a somewhat different impression of the real estate profession.

Both, however, I am willing to confess, were wrong. I venture to tell that experience inasmuch as we have before us to-day evidence of the character of the profession as it is practiced by its leading followers.

Now, Mr. Smith told you how recently the real estate profession had awakened to the importance of housing. I believe he stated that it was only a couple of years ago that a housing committee was formed in the National Real Estate Board. We people who have been working for several years in housing work surely have been just as slow to realize the relationship between housing and real estate, in mutual welfare. We have dwelt upon the importance of the relation of housing to the industrial state of affairs, the economic condition of the laborer, the helpless immigrant, and municipal efficiency or inefficiency and such phases as those for years, before any such presentation of the real estate aspect was heard by me as has been heard this afternoon.

We also have this afternoon in that same paper a disclosure of what it will mean to the cause of housing when real estate men get back of it. There is surely a

startling set of facts to face. If a normal being, unspoiled by civilization, could circle above this city in an aeroplane, the city would appear like a monstrous gridiron laid on the land, people hurrying around corners, going to places by the longest possible route, dwellings built one upon another, to the very heavens in places, great stretches of land within the city limits, where sidewalks and streets were already provided, empty. In some parts of the city, beautiful homes with large grounds around them, nobody in sight. In other parts of the city, houses covering the entire lots, teeming with children forced out into the streets in crowds to play. He would see, if he could look far enough, the busy developer contriving not only front apartments and rear apartments, but apartments in the middle, absolutely doomed to the darkness, and if he did not fall out of his plane, he would come down and ask the first man he met, "Who did it?" and this man would probably have enough experience to say, roughly, "Well, the real estate man did it."

That would be in a measure true, for, while the real estate man is no more to blame, for the reason that nobody else knew any better than he when he was doing it—the city didn't know any better, the state didn't know any better,—no person knew any better, and everybody was part of the whole thing and it grew. It did not grow all at once, but little by little, little by little, as plats and subdivisions and developments were added to the first part of the city. Still, the result has been a most disorderly and heterogeneous development of the city, and that is true generally in our land.

Now, not holding the real estate man primarily any more to blame than all the rest of society is to blame,

how can we get out of it? To whom shall we look for the remedy primarily? I would say right here from deep conviction that the most powerful, the most influential and the most effective class of men in the community that can lead us out of this wilderness is the class of real estate men such as the speaker this afternoon, whose work proves the point.

Mr. Smith himself pointed the way, I think. He alluded to organization, the organization of the real estate boards. Organization is the very core, the very starting point of standardization of conduct in any class of people. Almost inevitably it results in the development of a code of ethics, and from that code of ethics and that standard of professional conduct, the smaller man, the new operator receives a very definite influence. In fact, I feel that the solution of the whole matter rests with not only the organization but the backing of the housing reformer by the real estate dealer.

I can recite a little incident to show you how much more effective such procedure as this is than even those who carry it on directly. I happened to be a member of a small committee here in the city headed by Mr. Charles B. Ball which had in charge the framing of a housing law for the State of Illinois. Mr. Ball learned that the Real Estate Board of Minneapolis had framed a housing law for that state. I think he sent a wire to Minneapolis for a copy of that law if it were in print, and received it by return mail. In the work of that Minneapolis Board of real estate men, whose meetings Mr. Smith has told us were held weekly from February to December, they lit a torch which shone even to this city. And, as our Chairman has said, it is

most probable that in the next session of the Illinois legislature, the state of Illinois will follow the course of Minneapolis and have its own law; so that I believe it is fair to say that we are looking eagerly toward the real estate men for the strong hand in the solution of this problem in our own state.

## THE REAL ESTATE MAN AND HOUSING

MILES W. BEEMER

*Secretary, Board of Tenement House Supervision of New Jersey*

I think we have been fortunate in hearing from a modern Saint George, a man who has slain one of the dragons of our cities, the twenty-five-foot lot. In this brief period, only three years, he tells us, he has been able to have fixed by the proper authorities the forty foot lot as a standard. Most of the ills which our cities are heir to have resulted from the twenty-five-foot lot.

I think, too, we have been exceptionally fortunate in having the best presentation of city planning doctrine from a woman that I have ever heard. Certainly most of the troubles that Mrs. Lee referred to are the result of bad city planning; the gridiron that has been imposed on cities from one end of the country to the other is the result of lack of city planning. Most of our cities, as you all know, are like Topsy—they “just grewed.”

It is gratifying to learn that Mr. Smith has taken such an interest and has developed the interest of so many of his associates in better housing conditions in three years.

I do not hold a brief for the multiple dwelling, but I do not believe that, as we are told in almost every conference, or every meeting that I have attended to consider better housing, that the one-family house is necessarily the ideal.

It is not wise always for a man to use the energy and the civic spirit that he possesses in looking after the furnace and putting out the garbage, as he frequently

has to do in these days when household help is such a rare commodity. Nor do I believe that the man who lives in a one-family house possesses all the patriotism and idealism in the country. Otherwise, Philadelphia, with its great number of one-family houses would be absolutely the most patriotic and the most advanced in civic government of any city in the country; and New York, where one-family houses are few and far between, would be the vestibule to an undesirable locality. You who know the conditions throughout the country realize that New York has led in many of the civic movements of this nation, and that this statement applies also to Chicago. The men who have done the big things for Chicago are not alone the men who live in one-family houses. There is just as much idealism and just as much patriotism sometimes in the multiple dwelling as there is in the one-family house.

In addition to that, we have to consider the wife who lives in the house and spends most of her time in the house, and in these days when, as I have said, the servant question is ever a pressing one, I think that if we reduce the amount of household detail which it is necessary for her to perform and give her an opportunity for intellectual development and an opportunity to take part in civic advancement, that the multiple dwelling to that extent is serving a good purpose.

Then, to carry out the thought of the disadvantage in some places of the single family house, let me call your attention to conditions here in Chicago. If everyone were to live in the one-family house, instead of people standing up and riding for perhaps half an hour or an hour to get to their places of business, they would be living in Ohio and in Wisconsin and riding for several hours.

All of this is simply preliminary to the statement of my opinion that no general rule can be laid down for ideal housing conditions to apply to every city. It is like taking a coat of one size and trying to make it fit every individual—it can't be done.

We must consider, too, the matter of expense. A man must have a pretty good income in these days to own and maintain his own home. His overhead charges are large, and it isn't necessarily true that the man who has been a renter and has nothing to show for the occupancy of his home, but a "bunch of receipts," to which real estate men so often refer, is the product of social and political degeneracy. I don't believe it! A man must have an income, certainly for the middle class, of fifteen hundred dollars or more; and he must save every penny, and frequently deny himself and his family those things which are desirable for the betterment of their condition, in order to put his savings into a house; I don't believe that the owning of the house brings sufficient return in many cases to justify that kind of sacrifice.

After telling you that I believe that any general rule cannot be applied to all localities, let me suggest an ideal that some of you may be able to work out. It is a group of small houses with a central lighting and heating plant and the service of a central management, so that the rough work of living may be taken care of, and the disadvantage found in the apartment house of the too close proximity of other families, may be overcome. There are ideals to be worked out practically for every community, but our plans must be appropriate for the community for which we are working, or these plans cease to be ideal.

# ORGANIZING THE HOUSING WORK OF A COMMUNITY

COURTENAY DINWIDDIE

*Superintendent, Anti-Tuberculosis League of Cincinnati*

I believe it is one of the inalienable privileges of a speaker to change the subject of his speech, and I should be a little more inclined to speak on the subject, "Organizing a Community for Housing Work" than on "Organizing the Housing Work of a Community."

Aside from the question of a programme that Mr. Newman has so ably presented, it seems to me that there are two main divisions to organizing a community for housing work. One is, getting across the idea of good housing and the necessity for it. In other words, the educational programme. The other is, the organization of that interest that you have stimulated and aroused so that it is effective and telling and accomplishes results. Both are absolutely necessary and one is valueless without the other.

I think that in the case of some of our friends who have emphasized, perhaps overemphasized, the necessity for educational work as a long preliminary to effective action, their overemphasis has been due possibly to a confusion of two appeals that the housing movement must make.

We have first the need for an understanding of the importance of housing reform from the health point of view, from the moral point of view, from the humanitarian side. That appeal is fairly easy to present to the public, and is very taking with the public. It does not



need a vast amount of argument if you can show specific instances which prove it.

The second is the technical side which we cannot attempt, before the passage of a housing law, to bring to the great majority of the citizens of any city or of any state. You can't argue with the average man on the street as to whether you need 80 or 85 square feet as a minimum floor space, or as to whether you need 60 or 75% as the limit of lot occupancy for your buildings.

We do need, in making our appeal, a great deal from the humanitarian, the health and the moral side, to drive that lesson home to the great majority of our community before we attempt any radical housing reforms. We do absolutely need also to thresh out thoroughly the technical side of it, the decisions as to what are the minimum standards and why they apply to this particular city. But we have to do that with a more limited group.

The whole burden of my argument along that line is this—be sure to get a community understanding of what your aims are and of your objects in general and get as thorough an understanding of the details as possible, but don't wait for the millenium before you attempt to put your housing law into effect.

My own tendency, I must confess, a few years ago was to be too hasty in action in a matter of that kind, as everyone is who is enthusiastic, who sees the fearful conditions that people live under in certain of the slums of our cities.

I know that when Mr. Ball came to Duluth when I was there, he told us that we were not attempting a thorough enough study of the details of housing evils

and of minimum housing standards there. In spite of that, we passed one of the best housing codes in the country, for that city, about six months after we really got down to work. I think we must have carried a good deal of education with it, because that law stood for three years without amendment and then was revised upwards instead of downwards.

I can't attempt to improve on anything that Mr. Newman has said as to the general principles of organization. I am just going to attempt to be specific about two things that we have in mind in Cincinnati, not with a view to lauding Cincinnati, but simply because they crystallize the results of our own thoughts and experience there.

We organized several years ago a Municipal Tuberculosis Committee, which was formed of delegates actually elected by each of the public departments and private agencies interested in health work and social service directly affecting health. The sessions of that committee were some of the most intensely interesting sessions that I ever attended in my life. We got down to bedrock in discussing fundamental questions of policy and plans, and we had about as much of a 100% efficiency in team work as I have ever known, securing really remarkable results, such as the formation of a State Health Insurance Commission, the appropriation by our County Commissioners there of \$25,000 for a city sanatorium, which was an almost unheard of policy, and the bringing of the National Social Unit experiment to Cincinnati.

However, all that is merely in passing. We put in our programme the formation of a Better Housing League and the study of housing conditions as a preliminary to

that, and, thanks to Mrs. Simon Kuhn, who is present with us to-day, and to Mrs. Julian Pollak, a housing league is now organized and effectively working in Cincinnati and has secured in the city budget for next year an appropriation for housing inspection that is almost triple that of the current year. I hope that it may stand.

We believe so thoroughly in the fundamental importance to the community of better housing that instead of making it a side issue in health matters, we are now hoping to apply to the housing field the principles that we have found successful in the organization of this municipal tuberculosis committee.

The next step we hope to take is the formation of a Better Housing Council as an advisory body to the Better Housing League. This will be in turn part of a Public Health Council for the city, covering the whole health field, in this democratic way that I have spoken of, of having representation from all departments and all agencies. Thus we can put all of the driving power of all of those organizations absolutely behind the housing programme of Cincinnati.

There will be no question as to where the people who understand the problem stand when the day comes that we need public support for any measure that comes up.

We are also trying out another experiment in Cincinnati, of which I would like to say just a few words. We are trying to put into practice a dream that we have for combining some of that spirit of neighborliness and neighborhood co-operation and brotherly love that Dr. Taylor spoke of this noon as more inherent in a small community, with 100% efficiency in carrying out hous-

ing work, through the Social Unit plan that is under-way there.

In brief, the plan is this—the organization of the people of a district, simply as one of many districts, by blocks, the people electing block councils, those councils electing their own executives, and these executives coming together in a council for the neighborhood which shall be thoroughly representative and which shall become educated on public health and housing matters, through lectures by experts and through constant discussion and actual service in that kind of work. In other words, a neighborhood council acting as the nerves of that particular neighborhood.

Parallel to this organization we hope to form and are forming an occupational council along the lines of the groups representing the skilled services of the community, such as the doctors, the nurses, the housing experts, the social workers, etc., who may pass on the needs that are discovered by these neighborhood workers and formulate intelligent plans for meeting those needs; in other words, an organization which constitutes the brains of that community. These organizations are being duplicated for the city as a whole in an occupational council representing the skilled groups for the entire city, and a citizens' council, representing the various neighborhoods.

Thus, through organization, we hope to conserve and stimulate the spirit of neighborliness and co-operation, to mobilize the best knowledge and skill of the community and to bring all to bear more effectively in solving the housing and other social problems of the city.

## THE AFTER-CARE OF A HOUSING LAW

ELMER S. FORBES

*Massachusetts Civic League, Boston*

In spite of what Mrs. Bacon said in the beginning, that the public is dazed by a housing law, it is true nevertheless that when a community wakes up to the fact that living conditions within its borders are not what they ought to be, its first instinct is to provide itself with a law, either a by-law or an ordinance or a statute, as the case may be; and then, with our American childish confidence in law, when we have it we believe that all trouble is over and that the improvement will go on of itself. None know better than we who are in this room that this is a mighty fallacy.

A law will be attacked, not brutally, perhaps, in an effort to repeal the whole thing; but by the transposition of a word or two here and there, by the striking out of a line somewhere else, by a little change in a definition its teeth will be drawn, and its efficacy will be destroyed. And, while in appearance it may remain on the statute books, yet as a matter of fact, it is of no further consequence. Or we shall find that certain injustices are being wrought by the law and that it needs to be amended, and then, by all means, it should be changed by its friends and not by its enemies.

Then there is the everlasting question of law enforcement. The local authority upon whom depends the enforcement of the law has to stand a tremendous pressure, and if there are building inspectors or health

inspectors here this afternoon, I am sure that they will bear me out in this statement.

Furthermore, the newcomers to America, those who come with low standards of living, must be taught that theirs is not the American standard, and that something better is demanded here.

Now attempts to emasculate a law, and efforts to amend cannot always be met by the local authority. We have in this country the law and the enforcement which the citizens demand, and if attacks are to be repelled, if useful changes are to be made, if weak-kneed inspectors and departments are to be held up to their duty and obligation, if our new Americans are properly to be trained, it requires a vigilance committee of citizens, call it what you please; a state housing association or a local association, but something of the kind there must be which will develop and focus public opinion on the questions at issue.

Mr. Newman has suggested that we should not be too anxious always to have a hearing for measures which we bring before our legislatures. But in Massachusetts, at least, every bill has a hearing, and somebody must be present to defend or oppose, as the case may be. There must be some association which will stand behind the well-disposed city or town departments, and the conscientious local inspectors; their arms will be strengthened and their backbones will be stiffened if they know that behind them there is this strong and powerful and determined association which will back them up to the very last limit.

We who are interested in these things must remember that this is not a campaign for a day, nor for a year; it is a campaign which will not cease so long as

life shall last. We are in it until death and if we go at it with any less determination with any narrower vision than this, we shall be doomed to disappointment. But if we go in with an arm to fight and with a vision broad enough to see the recreated town and the recreated city, we shall in time develop that community within our borders which will be all that so many speakers have painted for us here at this latest, and I believe the best of our housing conferences.

## **CHICAGO'S HOUSING PROBLEMS**





## THE HOUSE AS THE PHYSICIAN SEES IT

CHARLES P. CALDWELL, M.D.

*Chicago Municipal Tuberculosis Sanitarium*

I think that I may claim with justice that the medical profession has been and always must be an important force in the development of the state. The main objects of our profession have been to prevent disease or to cure it.

Side by side with the great ideals and glory of the profession there has grown that deep love of humanity, that personal feeling for human woes and happiness, that has rendered the name of family doctor one with the name of family friend. The child patients that have become healthy men and women and good citizens have been a pride to the physician, and to him the parents turn for guidance.

It has ever been the struggle of the physician to weed out of the daily lives of the people whatever makes for disease and to guide them into what strengthens, what helps resistance, what makes for moral and physical well-being and the full measure of capacity.

The physician of to-day and the physician of a century ago differ little in individual outlook, that is, in the attitude of the professional man to the individual patient. The great difference lies in the collectivist outlook of the present day physician who, while no less humanitarian than his predecessors, realizes more keenly the economic value of health to the State. He recognizes that health is a national asset and that disease is a national liability. He surveys his practice

and keeps note of the chain of cause and effect with a view to the larger issues in the hands of the state and nation. His attention is directed toward the study of illness as a social sore and he knows that the remedy lies not only in medicine but also an appeal to local and state authorities to improve the housing of the people and train young people in habits of cleanliness and purity of life.

The general practitioner in his daily routine brings constantly under his observation the influence of individual tendencies and particular environments as factors in the history of human ailments.

Within the past twenty years a vast amount of detailed knowledge has been accumulating among medical men in regard to social considerations, while scientific research is forging onward and conveying one truth after another as deciphered in the laboratory, into the domain of recognized fact, and this knowledge is being linked up with the administrative departments of the city, state and nation.

The housing problem or more properly as the physician sees it, the home problem, because it includes not only the house itself, but the sanitary conditions within and without the house, is deserving of the most serious consideration.

It is in the home for the most part, that the entire drama of life is played; it is the foundation and cornerstone of society and should be safeguarded. Koch, the discoverer of the tuberculosis bacillus, has said that tuberculosis can be called a dwelling disease. The improvement in housing conditions is a most hopeful sign and promises much in the way of proper drainage, more cubic space, more glass and sun areas in the house.

The architect who plans and offers sunless houses for dwelling-places is a foe to the community.

We know that in the National Housing Association we can count upon a steady and continuous improvement in sanitation and on the provision of decent and sanitary dwellings. I do not believe, however, that it will solve the problem of good health and good citizenship. An ideal house may soon become insanitary under slovenly management and poor housekeeping.

The solution of the problem lies in a large measure in the people themselves. They must be taught step by step to desire improvement. They must be taught cleanliness, the value of fresh air and sunshine, the proper selection and preparation of food, and also they must be taught their duties and responsibilities to the public.

In passing, let me state that every physician and social worker knows well that these are bitter days for the poor. Great accessions of wealth have come in this country in the past two or three years but its distribution has been more than usually unequal. Wages have risen it is true, but not in proportion to the increased cost of living. You can not prove to the wage earner that he is better off by telling him that wages have advanced. He knows this, but he also knows that prices have advanced far out of proportion to wages.

What immediate adequate remedy can be evoked to make more tolerable the lot of man or woman wholly dependent on salary, is not yet plain. Many families have been obliged to move into smaller quarters and we know that poverty and congested districts increase sickness and death.

**Municipal public parks and playgrounds, infant welfare stations, public nurseries, children's preventoriums, open air schools, the opening of stub end streets, sanitary sewage disposal and better housing laws are needed.**

**The medical profession is ready to turn to the task with all good will and do what it can but the people can not be kept well by drugs; they need good food, fresh air, clean and well ventilated rooms.**

## THE PROBLEM IN THE LIGHT OF CURRENT EVENTS

GEORGE E. HOOKER

*Civic Secretary, Chicago City Club*

For the last several years before meetings like this, I have been in a modest way saying the same thing that I am going to say in a few words now, which is that Chicago's housing problem is too big for Chicago; it is too big for every city; it is a national problem. That might certainly be appropriately said in a voluntary organization which is a national body. We have municipal and state and national housing associations; we have municipal and state housing laws only; we ought to have a national housing administration.

The house makes several concrete demands. Mr. Ball will tell you with better emphasis and a better background of knowledge than I have that it must be sanitary; it must have good plumbing, plenty of window space, spaces for the air and light to get through to the window. The teachers of the city will tell you that it must be adapted to child life; it must have spaces for the child's play. The auto toll upon child life is a serious problem to be dealt with. The house must have a place for things to grow, not alone for ornament, not alone for food, but also, and perhaps even more so, for that educational experience involved. It must have a place which is not deluged with smoke and dust and which isn't subjected to those unfavorable incidents of industry which do so much damage and limit the possibility of good light in the home where the home

is improperly located. It must be placed wisely, and not solely in reference to who happens to own this piece of land or that piece of land. It must be studied out. It must be convenient to the place of work. Think of the enormous amount of time that is worse than wasted in all our important industrial cities in riding back and forth in uncomfortable and often unwholesome public vehicles between the home and the occupation. That is a defect in the way in which our cities are made.

The home ought to be an orderly, attractive place around which the memory, the idealism, the love of all members of the family will gather like a shrine. That is the sort of sentiment that makes a nation, that will be as good an index of solidarity as a nation ought to have. It is the opposite which breeds hate and resentment and a sense of injustice and of not being taken into account. It is the most basic and disintegrating force which any nation can allow to grow up in its midst as against a crisis.

The home ought always to be a place which is adjusted, under present economic organization, to a high degree of mobility on the part of the occupant, whether he is a salaried man or a wage earner. It must ultimately be adjusted to the means of the occupants, else it won't work at all.

In other words, the housing problem isn't, as was supposed a couple of generations ago when it first was attacked, a narrow, small, isolated problem, but is only a part of that larger idea which has been shaped up and labeled within the last two decades as city planning, city building—the community organization problem.

Now as such, it is technical on the one hand and it is

a question of policy on the other. As a technical problem, it is one which the cities of America and the states of America have absolutely failed to cope with so far. Not a single city is in a position to do it as it needs to be done. The legislation which the forty-eight states of this country have produced thus far is a mere pitiable failure as far as meeting this situation is concerned. It never can be met except it is met with the strength of the nation being recognized as fundamental to the welfare and to the progress and development of the nation.

Then it also involves a theory of social organization and a broad social policy. How are you going to bring it about that people shall have means to pay for decent houses? You have the whole question of social policy there. That is a national problem. No city has any business to try to settle it by itself. It couldn't if it tried to. That can only be settled by the nation, because it concerns everybody, and everybody must be a part of that social policy.

We are learning to-day that we can do things that we never supposed we could do. We can never again say in the face of any emergent and real national need "We can't." To-day, although the nation is withdrawing from productive activities a million or a million and a half men, although it is carrying out a navy construction programme never equalled, although it is building a thousand merchant ships, it is at the same time building cities for a million men and doing it in three or four months, and doing it fairly well, too. We can do things that we never supposed that we could do.

We learn now that the railroads under the organization of the War Board Committee are doing from 20%



to 50% more than they were a year ago with the same equipment. How? By eliminating waste in four or five main directions. The greatest example of social waste probably in the country is the fact that is typified by the statement that to-day there are offered to this community for sale practically as many lots of land as there are in use. Think of that enormous amount of waste space where space is so absolutely valuable!

We can't deal with that question in Chicago, we can't deal with it in Illinois. New York can't deal with it. It is a national question. It can only be dealt with nationally.

I don't suggest that we should stop any of the things which we are doing, but we ought to add that on, first in the way of analysis and study, and then in the way of those steps which shall be set forth as the proper ones for dealing with these issues.

And finally, let us bear in mind this—that this War which is stirring the nation more and more, stirring the mind, stirring the imagination, stirring the hopes, stirring the idealism—let's not let it destroy the nation. Let's not beat down the things that are most precious. This nation is being stirred in the war because it has that element of idealism in it, not because it deals with dollars and cents, not because it is committed to some business policy, but because it has a great vision which the President chiefly has set before the country. And the vision of a good life, made possible as it is not to-day, not in one place but all over the country, by good homes, would stir the country and make it possible for the government to do things in this line which are entirely beyond anything that we have accomplished before.

## THE HOUSE AND THE NEIGHBORHOOD

GRAHAM TAYLOR

*Chicago Commons*

The title assigned me includes two terms to which I wish to address myself, the neighborhood as the social unit of our life, and the house as marking the standard of the neighborhood.

Now, it is difficult to tell whether the family or the neighborhood came first. It is difficult to tell whether the neighborhood evolved from the family or the family from the neighborhood. But they intersphere, they are extensions of each other. I fail to see how they can exist apart.

The ancient hold that the neighborhood had on life was almost supreme, and to-day, after a long lapse of the consciousness of what the neighborhood is and what it is expected to do and be, there is coming a new emphasis upon the necessity and the charm and the value, the indispensable value of neighborhood life, and this has been emphasized by certain phases of experience in this war.

If the great Russian people owe to anything the revolution which overthrew autocracy and despotism, it was to the Russian village community, the Russian local organization which has always had a large degree of democratic liberty. If the freedom of Russia is to survive, it will be because of the Russian Zemstvo, the Russian mir, and all those village communities which are the units of Russian life.

But all the while we have been neglecting the neigh-

borhood, forgetting that those other institutions which are the sources of civic and national life have rooted in the neighborhood soil. The home constitutes the neighborhood. The school is a neighborhood institution. The playground is a neighborly agency of democracy. The church is more largely a neighborhood institution than anything else. And last and by no means least, the voting precinct is the political unit of our great democratic institutions.

Now, how can you promote the progress of any one of those constituent elements of neighborhood life, how can you promote the progress of the nation and the city without having the standard of the neighborhood raised and maintained?

The house is very largely the standard of the neighborhood. It is the neighborhood social unit. It certainly standardizes the family. Of course, the family unmakes the house, but on the other hand, the house unmakes the family. It is the mould into which that mobile, little life of the new-born and the growing child is cast. I don't see how a child can grow normally in an abnormal house. Think of the possibility of maintaining the blush of modesty when the houses in the great tenement house regions have toilet features that are not only disgusting but indecent and immoral. Think of the lack of space for even that degree of privacy which is necessary for the maintenance of modesty!

Moreover the womanhood and motherhood of the neighborhood and the community are largely hindered or helped by the type of the house.

When the first of the more recent building ordinances was before the judiciary committee of the City Council,

one of Chicago's first women citizens appeared there, and I wish to mention her name. It was Mrs. Emmons Blaine. She addressed the chairman, who was one of the first of the better aldermen from a great family ward. She said to him, "Sir, I would not like to stand under the responsibility which is now yours; for, your vote on this ordinance will very largely unmake or make the possibility of an effective motherhood, of a happy childhood, of the integrity and the promise and happiness of family life." With great feeling, the alderman replied, "You will never, madam, be disappointed in my vote!"

Moreover, you must remember that the standard not only of family life and relationship, but of the stability of the community depends upon this question of better housing, for if the house deteriorates, the better type of families will not remain there, those who constitute the nucleus around which the new citizenship must be gathered and trained and more or less assimilated. That is one of the trials in working in these social settlement districts. The people who have come together at that common center to mingle and exchange values depart, and then new, crude, untrained people flock around with far too few to train them, and down goes the neighborhood, as the better trained and disciplined and informed people move on and move out.

We have tried to establish in these social settlements centers which will actually hold people there, notwithstanding the increasing disagreeableness of their immediate domestic surroundings. But the pressure gets too strong, and as the family rises in standard, out it goes, and on it passes, and then families less able

to resist those odds are made weaker still by the worse house, and so the deterioration goes on and on. I fail to see how you can maintain your political progress with the lessening stability of these great neighborhood centers.

Now, lastly, the house is a factor in citizenship, because citizenship cannot survive if the neighborhood declines.

## HOUSING FOR THE NEGRO WAGE EARNER

T. ARNOLD HILL

*Executive Secretary, Chicago League on Urban Conditions Among Negroes*

Before the Chairman gave his opening remarks, I feared that I had to strike the only discordant note in regard to the housing conditions of Chicago. But, while I have somewhat of a feeling of a pessimist in regard to some of the conditions, I yet have a very hopeful feeling. I am therefore going to give you what I regard as the most salient points in connection with the housing of negroes in the city of Chicago.

Perhaps the first observation one encounters when passing through a negro neighborhood, and I refer especially to the South Side, is the appearance of a large number of old style one-family houses. Now, that is a condition perhaps that you find in a number of large cities, certainly in a number of small ones. But here in Chicago, where we negroes must do without light and sanitation, without air, where one-family houses are converted into houses for two and sometimes three families, it is certainly an abuse that should not much longer be tolerated.

I had a very unpleasant experience not very long ago when in search of a family on State street. I was given the address and I went and found that there was a store, and that no family lived there, but inquiry led me to go in the rear, and I saw a house and I inquired for the family. I was told to "go in the rear." I said I thought I *was* in the rear. They said, "There is another house in the back," and I went to the second house,

and I was told to go into the rear of that house and there I could find the family that I was seeking.

The second abuse is the fact that these houses are old and are not properly kept up. Before the large influx of people to Chicago, it was a common thing to see ten or perhaps twelve houses vacant in a block, but it is very hard to see a block now with two or three or four houses for rent.

A practice that militates against the repair of houses is one that is entered into by a number of the owners in that section. If a tenant applies for improvements, the owner refusing to give them will reduce his rent by twenty-five or fifty cents a month. After six months or a year, providing he has lived that long in that house, if he asks for some more improvements, his rent is again reduced twenty-five or fifty cents. That practice is kept up until tenant after tenant moves and the house becomes so dilapidated that no one will live in it, and the owner feels the only thing he can do is to advertise it for sale, content to get what the land is worth, realizing that the house itself is valueless.

As long as negroes in Chicago must live under such conditions, we will continue to have our death rate twice as high as that of the whites; and I am thinking, too, that as long as we allow houses of prostitution and vice to move so close behind negro districts as is always done, we are going to continue to have a large percentage, a too large percentage of delinquents, among negroes, both juvenile and adult.

But suppose a family desires a little better quarters and wants to move into a better house. Perhaps it is of the middle class and requires more things, or perhaps it wants to raise the children in better circum-

stances. What will the father of this family find? He will find that he can move into a place, but only by paying 10% to 30% more rent than the family which formerly occupied it, and this means in many cases taking in lodgers and that, as you all know, brings a very serious problem, that of immorality to add to the others I have mentioned.

We recently made a study of the houses for rent in Chicago, as advertised by the real estate agents handling the most colored property in that section, and we found that of the 99 houses for rent one day, fully two thirds of them were in the old district, and one third were in the new district, or in the improved district. The houses belonging in the one-third class were looked into, and we found that in one or two instances, they were in entirely new neighborhoods, and that the white family that had moved out had paid in some cases 20% or 30% less than the colored family that had recently moved in or that they were advertised for.

These conditions, therefore, have brought upon us a fourth abuse, and that is the one of overcrowding. As long as we must convert one-family houses into two- and three-family houses, as long as there are a large number of dilapidated houses in the community, and we must crowd in lodgers to pay rents that are exorbitant, we are going to continually have overcrowding and a larger amount of it than we ought to have in a city like Chicago.

The solution, therefore, of this problem ought to be plain. Logically, we might say change our laws, do away with these old family houses, see that owners improve their houses, stabilize property values, see that rent is not raised, see that we keep a certain propor-



tion of our income for rent and that it is not exorbitant. But these things will not remedy the problem, as we see it, in the negro district.

There is only one thing that will improve housing among negroes in the city of Chicago. It is the same thing that has been needed in several other cities, but Chicago, being the Mecca for the West, must have more houses constructed for negro men and women. Now, we do not mean by that that we require a different type of house. We do mean that we ought to have houses built for us.

A walk through the neighborhoods occupied by colored people will not reveal the construction of a single house built especially for them, certainly not in that State street—Dearborn street section. It means, therefore, that we are constantly taking houses vacated by whites, and constantly paying a higher rental.

If we could have a duplication here in Chicago of the Schmidlapp houses in Cincinnati or the City and Suburban Homes property in New York, I think we would have remedied a situation that is more and more giving to Chicago a high mortality and morbidity rate. As I said before, we cannot decrease these rates unless we are going to live under better circumstances.

We have heard much about the influx of colored people to the city of Chicago. The larger part of those people have gone into houses that are of the first type, those houses that have been converted into two- and three-family apartments, and those houses that are dilapidated. If we are going to accommodate these new people we must have more houses.

With three or four or five such units conducted along approved methods, and if the scheme were

large enough, managed under the direction of a social service secretary, and owned by a man who is content to get 5% or 6% net income on the investment, the negro housing problem in Chicago would be greatly helped.

## THE HOUSE AND THE DELINQUENT CHILD

HARRIET VITTUM

The only excuse that I can see for putting the subject which has been assigned to me to-day on the programme is, to repeat and to repeat and to repeat this story of juvenile delinquency in connection with bad housing until it has been so impressed upon us that we cannot possibly get away from the problem and must face it as we are facing other problems in connection with juvenile delinquency.

Here in Chicago as everywhere else our spot maps match. The spot map indicating the highest infant death rate, the highest tuberculosis death rate, the greatest juvenile delinquency exactly match the spot map indicating the greatest congestion, showing that all the evil conditions will unite in one great spot over the bad places. We know that these subjects are so interrelated that we cannot possibly separate them.

We realize, too, that our worst housing problem is among our so-called foreign people. We realize, too, that the tiny children who come to us from Ellis Island rosy and fat, go into these tenements to be ground out in just a few months, thin and white and anemic. We know that they cannot go into their childhood normally strong and well. We know that they come into their older boyhood and girlhood without having fed upon the light and air which is every child's right and which every one of us needs, to develop physically, mentally and morally. We know that our school children have no place in their homes in the crowded dis-

tricks for study, no place for play. We know that there are no places in those homes to develop the ideals of life. It means that the children of the tenement districts must find their play-places in the alley, go to their schools with their lessons unprepared. It means that life is abnormal in every sense for the little children.

I was walking through our own district on the Northwest side in Chicago one night with one of the best police captains Chicago has ever known, and we were discussing the dance hall problem in relation to girl delinquency. We passed a particularly bad tenement and this police captain said, "You are really asking too much when you ask the girls who live in this kind of a house to be moral. If they are not immoral, they are at least unmoral."

Just about that time, I had been called one night into the home of a fifteen-year-old neighbor of mine who had attempted suicide. I went up three flights of back stairs and into the kitchen. It was a hot summer night. There a father and two or three men boarders and two or three small boys were stretched out in one room. There were eleven in that family living in three rooms. The father and the men boarders and the boys were asleep on the kitchen floor. I went into what would have been the front-room, so indicated by the pictures on the wall and the family album, but which was up against a flat in front, and there was no front or back room to the whole thing. I could have reached out the window of that room and touched the hot wall of the next building.

There on the floor were the mother and one or two little children and one or two women boarders. In the only other room of the flat, on the bed which filled the

room, except a tiny passageway, was this girl, writhing in the agony of the poison she had taken, and with her two small children.

As I stood there waiting for the ambulance which was to take this girl to the hospital, I wondered if I had any right to bring her back from the haven which she had tried to reach to the misery and hopelessness of the life she was living in that awful place. The picture of Lena in that place is the picture that we find of hundreds and hundreds of our girls all over Chicago, girls who find their way, so many of them, into the juvenile court and later into the morals court, into our reform institutions, and places of that sort.

The girls themselves have had no chance, when they have had to wash at the same spigot with other members of the family and the boarders, when they have to use, as Dr. Taylor has suggested, the same toilet facilities. There is scarcely any chance for a girl to grow up clean and decent with any of the delicacy that we expect to find in a young girl.

A few years ago, Chicago was terribly stirred by one of the most awful murders that our country has ever known. All Chicago knew about that murder committed by six young Polish fellows on the Northwest side. Four of those men, as we know and can never forget, were executed one morning in our county jail. A survey of the neighborhood in which those boys grew up pointed to the very worst tenement conditions in Chicago, and when we went from house to house in that neighborhood and visited the homes of those boys, we knew that we had educated them in the school of crime and that they had only graduated from the school in which we had trained them when they went out from

the gallows that day. And so all along the line, we know that our reform schools and our reform institutions of all kinds are filled from these awful housing conditions.

Now, what is the special challenge to-day? We are saying to-day that we must fight as never before our juvenile delinquency. Right here in Chicago, our own juvenile delinquency has increased since the war began, and we know that unless we set our shoulders firmly to the wheel, we are going to suffer as other countries have suffered, perhaps more than they.

What, then, is our problem? Not only to touch the spots that seem to present themselves first, but to get back underneath the whole load, and in the whole problem of juvenile delinquency there is no note that will sound so far as the housing note. And so in our fight against this juvenile delinquency, as a part of our war work, as a part of the trench which is mapped out for us at home,—as definite as any trench mapped out for our soldiers in Europe—let us see to it that when the days of reconstruction come, when we are going to need men of a sterner type, when we are going to need men and women whose citizenship will stand out as citizenship in America has ever stood out before, we shall have started our boys and girls on the path toward that kind of citizenship.

Let us in Chicago resolve, and let us see to it that no boy or girl is ever again born or imported into Chicago with that prospect of juvenile delinquency ahead of him or her, a foreordained condition, because of the house in which we have put him to live.

Let us at least give our boys and girls a chance to be decent by starting them in the kind of houses where

there is light and air, room for decency and delicacy, where child life may grow normally, where ideals may be planted, where the right ideals of life may be fostered, and where our boys and girls need not be unmoral or immoral, but where they have their first chance to become moral. There is no problem so great in connection with our juvenile delinquency and our war work as such to-day.

## **THE BANQUET**





## THE STATE'S CONTROL OF HOUSING

HAROLD C. KESSINGER

*Senator, 13th District, State of Illinois*

The fact that I come here knowing practically nothing about housing, being no expert, among men and women that have given much thought—and I know of some men and women here that have devoted their lives to this thing—makes me feel some hesitation about coming and speaking to such men and women as you about housing or even about the subject that has been assigned, "The State's Control of Housing."

The Chairman said something about business and religion and government. Well we know, of course, those three things are correlated, they depend on each other; we know that we are living in a changing world; that this changing world has a challenge; that every age has its challenge; and we know that after this war is over, that nothing will be the same as it is to-day; and we know that religion and business and government will not be the same as they are to-day.

We know the ideal thing in government is a free government, like ours, and we want to see the time when that kind of a government will be in every land in the world. We know that the ideal in religion is Christianity.

Now what the ideal in business is, that is a hard question. People disagree about that. But it will never come except in just two ways. It will come from Christianity, the ideal in religion changing the hearts of men; and from the way that the laws of free governments

will regulate the affairs of men. And that is the nearest to an ideal that we will come to in this day, from Christianity changing men's hearts and laws regulating men's affairs.

We used to be very suspicious of the state doing anything. This country has been the greatest believer in individualism of any country in the world. I don't want anybody to get excited. I am not a socialist, and yet I have no quarrel with you if you are a socialist and are sincere about it. I belong to a party that is supposed to be very conservative. In fact, we are alleged to be ultraconservative, and yet anybody that thinks and reads knows that there is going to come a time when we are going to have regulated individualism; when we are going to have a whole lot more co-operation than we have ever had before, and when the State, our state government and our national government is going to have a whole lot more power than it has ever had before in the history of this country.

Now, you take housing. A great many people think the state has no right to tell a man how much of his land he can build on, or how high the building can be. I don't know much about housing. I know this much though, that all of our down state counties now are voting to build tuberculosis sanitariums, and that is a good thing, but Mr. Ball just told me that they had found in a certain area in Chicago 14,000 unreported cases of tuberculosis.

It is all right to cure a thing, but it is better to prevent it, and if we had the right kind of housing conditions in Illinois, and every other state, I feel certain that there would not be the amount of tuberculosis, or what we popularly call consumption, in this

state and every other state in this country, to-day. We are busy building tuberculosis sanitariums, but we haven't passed any housing law yet. We have started at the wrong end.

You remember the story of the Swiss elders, and how they met one day. There was a road over a high mountain, a very dangerous road for men that walked and men that rode in conveyances, at the side of which was a great precipice. The men as they walked by and as they rode by would often fall over this precipice and be dashed to pieces and injured and harmed, and sometimes killed down below. One of the elders got up and moved that they build a well-equipped modern hospital at the foot of the cliff to care for the people that fell over. Another elder wanted nurses and doctors there to nurse them back to health and strength. Another elder, a little wiser and farther sighted than the rest said, "Brethren, I believe that we should build a good, high, strong fence to keep them from falling over." Now that is the new idea in government, it is not only to cure but to prevent, and tuberculosis sanitariums are fine things and they are all right. We must care for these people after they become afflicted but people that are interested in housing laws, in sanitation, in ventilation, in how much of the lot can be built on, are helping build the strong, high fence to keep people from falling into sickness and death.

A child doesn't just belong to its parents. It belongs to the state. It is the state of tomorrow. It is the citizen of tomorrow. It is the potential father and the potential mother, and it is some of the state's business how that child is reared, and how that child is housed, and how that child is educated, and we are

going to see the time in this country when we are going to do a whole lot more than we have ever done to throw the strong arm of government, state and national, around the life and the health and the welfare of every child in Illinois, and every child in this country.

You know that there isn't a problem to-day, a municipal or economic or social problem that isn't connected with housing.

When I was in the lower house I introduced a playground bill, because I thought it was better to have the children out playing and spend the money to do that, and have them get fresh air in their lungs, than to have to take care of them afterwards in some tuberculosis sanitarium. Well, when I was elected to the upper house, I had a friend over in Indianapolis, and he said "We have got a woman over in Indiana that has done more good than about half the legislatures that ever convene in this country." I said, "Who is that?" He said, "She lives down at Evansville. Her name is Mrs. Bacon."

And he sent me a book that she had written and I read it. It was interesting, and it made me think. I said to this man, "Well, where is this law that she passed?" He sent that to me. I was going to introduce it. The legislature had been meeting then quite a few weeks, and it was kind of late.

In the legislature you have to get one idea and get it introduced pretty quick and hammer pretty hard or you don't have much chance to get it through. I had a number of other things I intended to do but I intended to introduce that bill and that fact got into the newspapers. All at once I got a telegram from Dr. Tufts and Mr. Ball here, saying they would like to see

me and talk to me. I met them, and whatever else came out of it, this did come out of it, a mighty good education for me. Mr. Ball worked night and day. We got a housing law, and it was a fair bill. It was a bill with a great many compromises. It wasn't very drastic, and it wasn't very rigid. Mr. Veiller came from New York and talked to our committee. Every man on the committee of ten that met here in Chicago was in favor of a housing bill, but it was late in the session. There were other bills. A new governor had just gone in. We had promises in our platform about consolidating the state departments. There was the constitutional convention, the workmen's compensation law and a number of other things that had been promised and those things had to be carried out. The governor wanted his platform enacted into law.

Governor Lowden is a big man. He has already demonstrated that he is one of the best governors that Illinois ever had. He has had more burdens on his shoulders than any other governor since the Civil War. He is our war governor during this great crisis in this country and more of the things that he promised the people have been enacted into law than under any other administration in the history of the state.

Now, I believe if the sky is sufficiently cleared at the next meeting of the legislature,—I am not saying this as a spokesman for the governor; I haven't talked to him about it, but I know him, and know what his ideals are; I know his interest in things that are for real benefit to the people and in constructive legislation,—I believe that he is going to get interested in some kind of a housing law in this state.

At the last session, we introduced our bill too late.

We have the Michigan law now, the Minneapolis law, and the Indiana law has been greatly strengthened. These will help us in Illinois. Of course, there is no great demand for a housing law among the people, among the masses of the people. They don't know what it is. The average member of the legislature doesn't know what it is. Now, that is nothing against the average member of the legislature, and there is no use to condemn a legislature.

A legislature is the looking glass in which a state can see itself. It is just about as good and just about as bad as the state is, and although there are exceptions to the rule, as there are to every rule, yet on the average, on the whole, from a good district, you get a pretty fair man, and from the district that isn't quite so good, you get a pretty fair representative of what they are. There are slip-ups. Sometimes pretty good fellows come from bad districts one time, or pretty bad fellows from good districts one time, but as a rule, on the average, a man is a pretty fair representative of his district. About the worst thing you can say for a member of a legislature is that he wants to do what the majority of the people in his district want him to. He may be a little bit afraid, a little bit of a trimmer and a time server, but he is mighty anxious to know what the majority of the people in that district want done, because he has to go back and run two years from now, or four years from now. And most of the laws aren't made in the legislature, they are made at meetings like this, they are made in churches, made on the street corner.

There is no great demand for a housing law among the masses of the people. They don't know what it is.

The Anti-Saloon League has a wonderful organization here in Chicago, a great many paid people and they go out from one end of the state to the other, and get volunteer workers, and they preach and they come to you when you run for office and say, "How do you stand on this?" I doubt whether any man that ever ran for office in this state was ever asked how he stood on a housing law.

I was talking to some of the gentlemen here tonight and they are going to try to write to the legislators next time. We don't have a meeting in this state, unless we have a special session, until a year from January. They are going to try to write them, send a few pamphlets, so that when the bill is introduced they will at least know what it is and that somebody is interested. You can work through the different federations and organizations and the women's clubs of the state, and get down all through the state, and create a whole lot of interest in this proposition and maybe pass the law in Illinois.

I believe that the world gets better, I believe in evolution, and in the development of mankind, and I believe legislatures get better as the people get better, that laws get better. Most all laws are just a crystallization of public sentiment. People organize, and they want something, and they conduct a campaign of education. Then after awhile enough people are for it so that members of the legislature wanting to do what their people want them to do, give it to them. They enact it into law. Right now you hear a great many people say that the world doesn't get any better and they point to this great war, and it is a terrible thing, but we know this, ladies and gentlemen, that when a new epoch is



born in the history of the world, that its birth is attended by all the pain and misery and agony that ever attends human birth. We know that the mother of the race goes down into the valley of the shadow of death and looks into the door of eternity to give birth and life to her children.

A poet out in Kansas wrote a poem about evolution, and it is my philosophy about legislation and about humanity. The first lines of it go away back into the dim beginning of things, when all the world was in chaos and confusion.

A fire mist and a planet,  
A crystal and a cell  
A jelly-fish and a saurion  
And caves where cavemen dwell.  
Then a sense of law and beauty  
And a turning from the clod,  
Some call it evolution  
And others call it God.

The mist on the far horizon,  
The infinite tender sky,  
The ripe, rich tint of the corn fields  
And wild geese sailing high,  
And all over upland and lowland  
The charm of the golden rod,  
Some of us call it autumn  
And others call it God.

The soldier shot while on duty,  
The mother starved for her brood,  
Socrates drinking the hemlock  
And Jesus on the rood,  
Thousands who humble and nameless  
The straight hard pathway trod,  
Some call it consecration,  
And others call it God.

To this beautiful poem, I have added one stanza about the great man of Illinois, who rose in our nation's dark hour of need to lead his people to righteous victory, triumphant over the great moral and economic wrong of his time.

A pioneer lad without learning,  
 A rail splitter weary from toil,  
 A man that knew little of pleasure,  
 Just a plain rough son of the soil,  
 Yet he rose to save this Republic,  
 To death was the path that he trod,  
 Some called it accidental,  
 And others called it God.

For when God needs a great man and leader, he passes by temple and palace and mansion, and as the star of Bethlehem rested over the lowly manger, the hand of providence points to the humble cabin or the obscure village; Peter the fisherman, David the shepherd, Moses the waif, Christopher Columbus the sailor boy, and Abraham Lincoln the rail splitter all show the handiwork of God in the affairs of men and I believe in this God of our fathers, and I believe if those in authority in this land to-day will keep their faith in Him, that they will solve the great problems of this time.

And I know that every man and every woman that has striven in any way to bring better housing conditions, has not only helped "to make the world safe for democracy," that is, to make it safe for an idea of a kind of a government, but to make the world safe for humanity, for men and women and children. And when you do that, you have served the great Maker and Father of us all.

## SUNSHINE AND THE HUMAN PLANT

### A PLEA FOR COLOR

MRS. ARTHUR T. ALDIS

*President, Visiting Nurses' Association of Chicago*

May I begin by a parable? According to the natural history of Rudyard Kipling, which of course may be relied upon, it is the custom for the higher animals to hold conclaves from time to time in order, through mutual exchange of hardly acquired knowledge, the better to conduct their affairs.

Now by this "law of the jungle," at a certain time a number of lions assembled, and by day and by night, roared to each other their gathered opinions on many aspects of the world as they saw it. I assure you they were wise and mighty lions. Sometimes, indeed most of the time, they listened to each other with careful attention. Doubtless each was thinking of the time when he might return to his tribe and proclaim all these new and excellent ideas as his own.

Well, it came about, that at the end of the third day of the conclave, the lions found themselves uncommonly weary: in fact they were all so hoarse that they could not promise to roar even as "gently as any sucking dove." So they looked around the jungle and they saw a busy ant running about everywhere seemingly much excited about something. "Come," they said, "and talk to us a bit upon this subject about which we are all so weary. It concerns, you must know, these queer boxes that have come in fashion to keep the rain and cold away. We are not really convinced that caves

aren't better, still the boxes find a certain amount of favor."

"But," said the busy ant, "what's the use of building boxes to keep the rain and cold away unless there's food enough to keep hunger away? I'm fearfully afraid there won't be. I'm talking to everybody I see about it but nobody will pay attention." Then one of the biggest lions said, "I know what you mean. I'm having some troubles in that line myself, but I'm sure you know something about our boxes, you'd better come," and the ant was so flattered that she came hurrying, as she was bid.

And what do you think the lions did to make her happy and comfortable? They sent her a ten-page programme of the conclave to show her just how wise and awe-inspiring they were.

But here endeth the parable for, as you have done me the honor to ask me to speak tonight, I propose to use this opportunity to ride a favorite hobby of mine—the hobby of color. In fact I feel as if you had been delivered by a kind Providence into my hands. If ever the world needed every cheering influence that could be brought to bear, it is now, and I think every one will agree with me that color is a cheering influence.

In studying your programme, and it is a matter of very sincere regret to me that I have been able to attend only a few of the sessions, I am struck with the fact that with the many aspects of the problem to be considered the aesthetic side has perhaps been a little neglected; so, with your permission, I am going to talk for a few minutes about color—the effect of color on the human beings for whom houses are built. We haven't enough

color in our houses, inside or out; we haven't enough color in our lives.

Now, in this work-a-day world, with its fierce struggle for existence, it may be difficult to get enough color and joy into our lives; but it ought not to be difficult, with all the lovely dyes supplied us in minerals and vegetables by Good Dame Nature for the taking, to get more color into our houses.

Is there anybody in this room, is there anybody in this city, whose eye does not lighten at the sight of—what shall we say—a bright scarlet apple, a basket of golden oranges, a wagon load of carrots? We go to the country and our hearts rejoice and sing at the red of barberries, the yellow of maples, the wild purple aster and golden-rod of the fields, the rich russet brown of the oaks. We are quickened and excited by the beauty of color. In our museums are pictures and stuffs and vases of lovely color to which we respond by a lifting of the eyes: on the street newstands are gay magazines to attract purchasers by their flash of color, crude to be sure, most of them, but cheering for the sight to rest upon at a corner of a gray street, under the black elevated.

I imagine this love of color to be universal. It doesn't need cultivation, it only needs direction. Walk from the Northwestern Station to Madison Street with a bunch of bright flowers in your hand and see how many you have left. If the youngsters along the way don't ask you with their tongues they will with their eyes, generally with both.

Go into any tenement, no matter how sordid, and you will find some color—if only the gaudy supplement of the Sunday newspaper—pinned up on the wall: go to the Azore Islands and see the houses of pink and blue

tile, of delicate shades of green and white and red, their shining surfaces suggesting happiness within: go to China and see the use of barbaric color in their public buildings and palaces with blue and green and red roofs—their golden dragons sitting aloft: go to Spain or Italy or Bavaria or Hungary and see the color used on the outside of the houses, not only the jeweled palace of the Alhambra and the pink and gold of the Doges' Palace but the tiny houses in the villages with their decorated façades, their red tiled roofs: go to Nassau where they stain their stucco houses all manner of lovely tones. I assure you an orange-colored, lichen-covered wall is a joyous neighbor for one hailing from Illinois. Bliss Carman, wandering on "Bay Street by the Sea" in Nassau cries

"Now what do you sell, John Camplejohn,  
 In Bay Street by the sea,  
 Tinged with that true and native blue  
 Of lapis lazuli?  
 Look from your door and tell me now  
 The color of the sea—  
 Where can I buy the wondrous dye  
 And take it home with me?  
 And where can I buy, John Camplejohn,  
 In Bay Street by the sea  
 The sunlight's fall on the old pink wall  
 Or the gold of the orange tree?"

When one comes back to America after such a trip one has an impression that the inhabitants must all be color-blind, so drab is all architecture, within and without. I well remember coming from Italy to Illinois one time in early spring. It seemed to me that my native state was the drabbest spot in God's universe

—drab fields, drab skies, drab houses, drab people, drab manners.

Now I am convinced, and please ask yourselves if I am not right, that color—rich, warm, luxuriant color—used judiciously and lavishly, in our building of houses, in inside decoration and outside as well, would have an incalculably cheering and beneficial effect upon our mental horizon.

Over at the Mental Hygiene Society workrooms there is, or was, a young Russian girl suffering from melancholia. She has been cured by handicraft occupations and care, and one of the methods was giving her bright colored wools to work with.

I think perhaps it is because pure color is so difficult to use and bright colors in wrong juxtaposition so unpleasant, that we lean to safe neutral tints in all our decorations. I remember visiting in the city of Budapesth about five years ago a recently built municipal lodging house. The large dining-room or cafeteria, where food was served at incredibly low prices it seemed to us, was decorated with life sized frescoes representing harvesting scenes, done in tempora in soft yet brilliant color. The halls of the building were similarly decorated in the gayest possible tints. The weariest hobo would go out of that bright building a little cheered, and who shall say how many were won back to the fields by the sight of those husky laughing harvesters on the dining-room walls?

Now I am aware that it may seem just a little impertinent for the busy ant to be offering counsel on a subject she confessedly knows nothing about, to the wise lions who know a great deal: but this one thing I do want to say—in the wisdom of your planning, not

forgetting the sanitary, legal, economic and all the other aspects, inject, I pray you, a little of the jewelled magic of color. I don't know how it is to be done, doubtless the difficulties of our harsh climate militate against the use of color on the outside; but Peking is as cold as Chicago and Peking glows and shines and sparkles with color. It can be done if the desire is there.

As to the inside of houses: I take it your problem is to house the small wage earner comfortably and healthfully and economically. We have laws as to ventilation, as to overcrowding, etc. I wish most earnestly that we could have a law making it impossible for human beings to live in rooms where the sun did not shine, for at least a portion of the day. In our congested cities, I suppose this is not possible, but isn't it all the more reason for utilizing the cheering effect of color?

You are all familiar with the fairy plants florists sell in the wintertime—grass seed planted in terra cotta shapes. One of our visiting nurse patients, a boy with a tubercular hip, was given some seed which he planted according to directions, anxiously watching for results. What do you think happened? The seed sprouted but it was white—perfectly white. There was not enough light in the room where child and plant lived for the plant to get any greenness into its tiny leaves. The nurse said nothing and the child never knew that his plant should have had green leaves. How could we do anything of any permanent value for that child, in that place?

Now as to expense. I assure you that rose color is just as cheap as drab. I know someone who has made a study of getting beautiful effects at small cost. I saw a room this clever person had fitted up at the cost



of a few dollars. She had bought cheesecloth at four cents a yard and dyed it with ten cents worth of dye; she had paid a quarter for blue paint and five cents for black paint and a dollar for an old bureau and made a thing of beauty; she had taken a fifteen cent wooden bowl, painted it bright scarlet with a line of black (I noticed she always toned her bright hues with black or white or both) and set it on a black painted table with a cream linen cloth and the beholder clapped his hands with delight.

This lady chanced to spend her winters at a mill town in the South where the forlorn and ugly homes of the operatives caused her beauty-loving soul the deepest concern. She and the visiting nurse employed by the factory hatched a plan. The nurse's house was to be done over from top to bottom according to the colorful ideas of my friend at a total cost of, well, we'll say eighty-nine and a half cents. It may have been a little more, but not much I assure you. Then the curtains, the furniture, the rugs, were all to be marked with little tags showing the exact cost at which all that charm could be obtained by those with souls to desire it. It was confidently expected by the two enthusiasts that the grateful and astonished operatives would at once take steps to transform their own homes.

I doubt whether the lady's hopes were entirely fulfilled—the way of a reformer is hard, as we all know, but at least it was a step in the direction of cheap and beautiful homes. I commend the idea for your experimenting.

When, oh when, will a William Morris rise up in our drab cities to preach the gospel of beauty of color?

## THE ENFORCEMENT OF HOUSING LAWS

ELMER H. ADAMS

*President, Chicago Housing Association*

The enforcement of a housing law is a difficult problem to discuss for the reason that the enforcement of any law or ordinance depends primarily upon the executive in power. Then, there are also ordinances and laws which are so general in their character that it is a good deal like the old adage "What is everybody's business is nobody's business." Where a law or ordinance is so general in its application as housing laws and ordinances are, there are so many people affected that politics enter into their enforcement.

So that when one attempts to discuss a subject of this character, it is readily appreciated that there is quite a field to cover; if one could dispose of the subject with only the foregoing suggestions, we would be well along toward the consummation of the object of enforcement, but we are always confronted with the further fact that the courts of this country are so clogged with business that delay is bound to ensue and many, many months or even years elapse before a final determination can be had.

One needs only to cite our Chicago situation. It may be, possibly, that down in New York you have it a little better, but in Chicago, as you must appreciate, with the number of courts that we have, 38 or 40 judges in the municipal court, and 38 or 40 in the courts of record, as we call them, our superior and circuit courts here running all the time, the ordinary lawsuit of any

importance is sometimes reached in from 18 months to 24 months after it is commenced, and I know of cases in the building department that have run through the courts anywhere from 3 to 7 years. So that you must stop and give that consideration when you are discussing the enforcement of building laws.

The ideal situation would be to have a single court empowered to handle violations of housing laws and ordinances and one special prosecutor selected to prosecute the cases and a limitation with respect to appeals from the decisions of such a court. In some of the states of this Union, there are such limitations of appeal in certain classes of cases. I have just been down in Louisiana where they still practice under the old Napoleon code, and, there are some mighty good things in it. For instance, in cases where the fine is \$300 or less and the punishment is six months or less, the judge hearing the case is the final arbiter and there is no appeal.

Suppose, for instance, that you had a situation of that sort here in Chicago, that a man who violated the housing law in the many, many ways in which it is violated, could be brought up for trial and that fellow knew that he had just one trial and no more, and that he couldn't employ some lawyer to defend him and take his case clear to the Supreme Court and perhaps reverse it three or four times on a technicality, but he knew that if he got a fine of four or five months or \$250 that he had to pay it; in my opinion, it would tend a great deal towards stopping violations.

Now, there are a great many people who might criticize this proposal, and justly. They might say that personal feelings might enter into the matter, that

the judge might have some personal feelings, that the prosecutor might have some such personal feelings, but regardless of the few cases where personality might enter, I believe that it would be a most advantageous thing if all the states had such a court. People who commit small petty offenses would hesitate if they knew they only had one hearing and there was no appeal.

The beauty of such a system respecting housing laws, especially in the large cities would be that immediate results could be obtained, and men would not wilfully violate the law relying upon the fact that they might through some hook or crook, through appeal or something else escape a just punishment.

For instance in our city here, the building department or the health department files a complaint. They may be ever so active about getting in that complaint. Some time in the near future, or the far future, as it may be, the prosecuting department, if the alderman of the ward doesn't show up and stop it, may finally get that complaint filed. Finally, a summons will be served, and a hearing will come on in our municipal court. Then there will be a trial and an appeal from that trial, and then a hearing on that appeal, and then a petition for a re-hearing, and if anywhere along the line the prosecution slips, the man is out and gone.

I have in mind one case right now which is rather interesting, where the building department of this city refused a permit to a builder to put up a building, because they knew that when he got the building up, it would violate the health ordinances of this city. He pretended he was building a store and office building. They knew exactly what he meant to do, and they

refused the permit. He went in and mandamused the officials and got his order. The building is now up. He sued the building department, and the health department for damages for refusing his permit, and in less than three weeks after he had the building completed, we had photographs taken of the building in which he is advertising rooms for rent for people to live in. That is a plain violation, and, as time rolls along, and, in the course of human events those cases will come to trial—we don't know when. I have one boy who isn't through college yet; I am in hopes he can finish his college career before anything very significant happens.

How great would be the gain if a situation could be attained where an alderman would not be seeking to assist people who violate the law, and especially laws enacted for the purpose of benefiting the people of his ward—laws enacted for the purpose of making better citizens both in mind and in body.

Again, if we could have the single court whose duty it was to hear these cases, and hear them promptly, what a benefit and an advantage it would be. And last, but not least, if the prosecutors who prosecute those cases could be appointed under some kind of a civil service law with their tenure of office depending upon good behavior, and not upon the number of votes they brought in at the spring elections.

The result of our present procedure is this—and it is of our own making in a great measure—that the ordinary prosecutor in the city hall is a young man who has his appointment by reason of the political work he has done, or of some friend that he has. He is usually not well posted in the law. He does the very best he

can under all the circumstances, but he is subject undoubtedly to the control of somebody who can stop him in certain directions.

Now, how are we going to enact these laws to start with? I was glad to hear the Senator speak about a bill to be introduced. There isn't any doubt in my mind but that a bill could be drawn—and I think the bill that was drawn this year would have been perfectly constitutional and could have been enforced. The state would have an undoubted right to pass such a law, and I was more than glad to hear the Senator say that he felt it was the duty of the state to do these things.

I can't help thinking how wonderful it would be if it were possible some time and somewhere to enact a good housing law and really improve the condition of affairs, really improve the condition of the places where the masses of the people live.

I just wonder how many in this room have ever distributed Christmas baskets? Did you ever really go into the slums of Chicago and see where the people live and what they are doing and the air they breathe and the life they have? It is an awful Christmas in some of those homes.

When you get into the homes of these people and see how they live, you can't help but feel that if there is any way in the world that the health department and the men that are in there to enforce the law could really enforce it, could really put the punch into it that would put it through, it would be a Godsend to those people.

## THE COMMUNITY NEED OF GOOD HOUSING

RIGHT REVEREND WALTER T. SUMNER

*Bishop of Oregon*

You flatter me if you think that I can hold an audience after so many brilliant speeches as we have had tonight, and after three days of such a full programme as you have had with reference to housing. I am quite sure I am inadequate and shall disappoint you. I am going to keep you only just a very few moments.

I am afraid you will feel a good deal as the costermonger did that got into the British army through some form of conscription and was very unhappy about it. He went over to the French trenches and finally came back on furlough. He was telling his friends about it—"You know, they put you into those bally trenches, full of mud and full of water. Your khaki suit gets all covered with mud. They don't give you half enough to eat. They even take your name away from you and give you a number. They gave me 548—that's what they hung onto me. And the worst of it is that they make you go to church so much. You get so sick of going to church, and the minister gets up and preaches to you and you get so sick of his preaching. One day, the minister gets up and he says, says he: '5:48—Art thou weary, art thou languid'—and I get ten days in the guardhouse for saying, 'I certainly am, sir.' "

I do feel very much at home here. I see nearly all old friends in this audience. Jane Addams once said, it didn't matter whether we were trying to establish a

home for the aged or to build a new court building, the same old gang was always there. So we are all here for a grand reunion on the housing proposition tonight. Tomorrow night, you will see this same crowd looking after some other problem that has to do with the welfare of Chicago. I only wish that a few more of the old crowd that has done so much for Chicago were here, too.

You must know that the great problem of the social worker is to reach the indifferent one and make him different, to in some way turn on the light of publicity and educate. That is one of the great things about Chicago, and it has reached even as far as Oregon. We have a good many laws out there with reference to housing that are progressive, and I am very glad to say they are being enforced.

We have no immigration problem. That might seem strange to you to be true of Portland, the largest city, a city of about 275,000 people. You know, the immigrant has not had the money to get as far as that. In years gone by, he was able to get to New York or Boston and possibly to Chicago and the Middle West, but his money never lasted long enough to get him much beyond that.

However, we shall have to face the problem, a little later, on the Pacific Coast because with the opening of the Panama Canal the Mediterranean boats after the war is over are going to bring the immigrant around through the Panama Canal and up to San Francisco and Seattle and Tacoma and Portland for practically the same sum they land him in New York now. That means that we are going to have a very serious situation. That means tenement housing.

But, when I tell you that with 275,000 people in



Portland, we have more area than Milwaukee and Baltimore combined with a million people, you can readily understand that the tenement problem is not a very serious one. In fact, every little house has its garden. We have no serious tenement problem. We have very few flat buildings. Most of the people own their own homes and are very proud of them. That is, I think, because we have so little of the immigration problem, and each man is able to earn enough to buy his home and to keep it up.

It is indeed the rose city. Every one has his little garden, and with its color and its fresh air and its sunshine, we have much to be proud of in that far off Pacific Coast. And it is largely, as I said before, because people have been educated, publicity has been given this whole subject of housing, and there have been advances.

A survey was made one time by the French Government of Damascus, and certain questions were asked in the questionnaire that was sent out. I recall four of them. The first one was, "What is the death record in Damascus?" The answer was, "Some die young and some die old." The next question was, "What is the infant mortality in Damascus?" The answer to that was, "We do not know and we hesitate to ask." The next one was, "What is the condition of the water supply in Damascus?" The answer to that was, "So far as man can remember, no one has died of thirst in Damascus." And then the last question was, "Give some general remarks with reference to the conditions of health in Damascus," and the Pasha, or whoever it was who answered the question said, "Why bother me with those things which have only to do with Allah?"

Now, a great many people have left this whole question to God. They have left it to Allah to decide all these questions of life or death, and yet you and I know, because we are interested in the subject, that it is of vital importance, not only to the present generation, but more important to the next generation, that we should have light and air and sunshine and be well housed.

We understand that the figures which are so easy to obtain in the way of statistics of ill health show us that we are having to-day enemies in this country quite as dangerous as the enemies that are beyond our borders, the enemies to society that are going to be forgotten these days, unless you and I have a care. One speaker tonight said that it seemed good that we were trying to do the things which perhaps did not have a direct bearing on the war. There are thousands of people, and should be, and hundreds of thousands of people, ready to work for the Red Cross, for the Surgical Dressings Committee and for all these other good things, but these are the days when those who have not the finer instincts, who have not the best knowledge of social conditions will forget the social conditions, and we will find ourselves slipping back, and slipping back, until after the war is over, because, thank God, some day the war is going to be over. We may, unless we work hard to keep the ground we have gained, slip back so far that it will take us decades perhaps to get back to the point where we are to-day.

You are interested and I am interested. Therefore, let us do those things which other people are forgetful of, the things that have to do with the social conditions of the people. It is no secret that 2,000,000 of the

20,000,000 children in this country to-day are going to die of tuberculosis unless you and I do something. There are not less than 120,000 criminals in our prisons, and how are we housing them? One of the shameful things of the Republic to-day is the fact that we allow the criminal to be housed as he is housed and turned back upon society a greater menace than he was when he was put away to protect society.

We all know the need of protecting the child, in the school and out of the school. I was so delighted to see this summer in the budget which was presented to the Chicago Board of Education that where eight years ago we opened up the school buildings for social centers and appropriated then \$5,000 for the use of the schools as social centers, to-day we are appropriating \$50,000. You may wonder when you go to a social center in our public schools why these hundreds of children are coming back, or at least scores of them, just to study. You can understand why they come back to watch the moving picture show or to join the dramatic club or the other organizations, but why just to study, to sit there quietly, you can't quite understand, unless you are a social worker and can go to the home and see there six, eight, ten, twelve or fifteen people living in three or four or five rooms, and making of the home only a place for a noisy brawl, so that it no longer deserves the name of home, and from which the children are only too glad to escape, even to study in the rather cold, barren room of a public school building.

I am going to close with just this. In these days when our minds may be turned away to the more dramatic, the more pressing and the eminently righteous

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patriotic call of the day, let us, as leaders who have taken a stand in good housing, who have taken a stand that there may be justice in industrial and social life, not forget those who cannot defend themselves. We, who have had the opportunity to know of the conditions, let us feel the responsibility of leadership and not lose our heads, and devote a little to that which is so important, the patriotic, constructive side, when we can contribute much to the social and the industrial welfare of those who need it so much.

I can't leave with you a better slogan than the consecration of that French soldier whose name has never come down to us, and yet who scribbled on the walls of the trenches a motto which might well be ours, both as citizens and patriots and social service workers—the spirit of that soldier in those lines of consecration willing to give up his life in the belief in a future life, and all for the love of his country and humanity:

“My soul to God,  
My body to the earth,  
My heart to France.”



## **HOUSING PROGRESS OF THE YEAR**



## HOUSING PROGRESS OF THE YEAR

### REPORTS BY THE DELEGATES

MR. LAWRENCE VEILLER, PRESIDING

#### THE CHAIRMAN:

This meeting is always unique. We ask people to make a report in three minutes of what has happened in their community during the year. We really ought to ask everybody at the luncheon to speak, but time won't permit, and we do hold them down. At the end of three minutes, we expect them to sit down with their sentence in the air if they haven't finished. We will hear first from Mr. C. H. Hammond, of the Association of Commerce of Chicago.

### CHICAGO

CHARLES H. HAMMOND

*Chairman, Housing Committee, Association of Commerce*

A report on the progress of housing in Chicago for the year is rather conspicuous for the lack of progress. In the opinion of the speaker the holding of this conference in Chicago is about the only beacon of progress on the road to housing reform in our city.

Housing laws do not enforce themselves, and a city department cannot enforce such laws unless a sufficient force of competent inspectors is provided. The health department is supposed to see that all buildings used for dwelling purposes are maintained in sanitary condition after they have been occupied. The department



never has had an adequate force to inspect the tenements and dwellings of this city, and it cannot deal with the problem of sanitation effectively unless the appropriation is considerably increased. Instead of increasing the number this year, the number of its employes was diminished by 23. It is a vital necessity to the progress of Chicago and its citizens that we pattern after New York in the method of tenement house inspection. In New York City the inspections are made annually and a complete record is kept of every building in the city, so that at any time it is possible to check up to see if the law is being lived up to. To make this possible, New York has in the Tenement House Department about 588 employes and a pay-roll of \$659,825 annually, which is about five times our annual appropriation. New York has over 207 inspectors for field work necessary to control housing conditions; Chicago has less than 65 for similar purposes. It is not a surprise, therefore, that the housing legislation of New York is much better enforced than that of Chicago.

In 1912, Chicago's appropriation was \$2,000 less than that for 1917. In 1916, it was \$172,568; in 1917 \$37,719 less than in 1916 and ten inspectors less. Since 1912 400,000 buildings have been erected at a cost of \$367,000,000 or thereabouts, and the population has increased 400,000 people.

I do not wish to imply that the housing conditions are better in New York than in Chicago or that we should have tenements in Chicago like those in New York. I simply wish to emphasize the fact that Chicago must have a system of inspection and control which is as efficient as that maintained in New York.

Such conditions as we tolerate are "a reflection upon the intelligence, right-mindedness and moral tone of the community," and as such should cause every citizen to demand a speedy termination of these unnecessary evils. The man who has no back yard to till, whose family dwells in the tenements like those on the East Side of New York or in the congested districts of Chicago is apt to live a life of discontent. The tendency of his environment is to make him a critic rather than a constructive power in the community.

As pointed out by the recent Municipal Sanitarium survey in Chicago, there are about 4,000 deaths annually from tuberculosis. In other words, Chicago loses about \$30,000,000 a year from this one disease. It cost about \$6,500,000 more than that to run the city government of Chicago with all its many departments in 1915. Think of what it would mean not alone in money but health and happiness if this loss could be wiped out! There are 100,000 persons afflicted with tuberculosis in Chicago. Furthermore, the survey states definitely that tuberculosis prevails in direct ratio to density of population. Wherever there is congestion of population, there we find an increased amount of tuberculosis.

The kind of housing which our city must set its face resolutely to develop must be housing that will afford a sure basis of sturdy character in our citizens. It must do this by providing direct contact with light, air and soil, and such family isolation as will be adequate to produce the physical and spiritual well being which is shown to be dependent upon good housing and upon which in turn good housing in a large measure depends.

**THE CHAIRMAN:**

Mr. Ball, the Chief Sanitary Inspector of the Chicago Health Department will complete the picture from Chicago.

**CHICAGO**

**CHARLES B. BALL**

*Chief Sanitary Inspector, Health Department, Chicago*

In behalf of the eighty organizations acting as hosts and fifty more whose names are not here printed, it gives me pleasure, as the Chairman of the Committee on Invitations, representing that group, to welcome you here and to say that we want to show you everything that we have in Chicago. It makes me tremble a little bit, because I remember that at four conventions, Philadelphia, Cincinnati, Minneapolis and Providence, I have said what I thought of these cities without fear or favor.

Seventeen years ago, the City Homes of Chicago printed its report, "Tenement Conditions in Chicago." As a result of that, there was passed a housing ordinance. The housing ordinance was very much like the New York law, which was the only one that we had to copy after, but it had two points which were remarkable. In the first place, it set the standard of a two-family building as a tenement house. Second, it set forever in Chicago the standard of height at three stories and basement. I speak of the City Homes report although that organization has been out of business for some ten years or more. In 1904, they asked me to come here and take the Civil Service examination, which I did. For three years, that organization fought to the highest courts of Illinois to secure the rights of a

man who came here as an expert from another city on an eligible list. That was untangled after a while, and for ten years I have been on the job.

Now, there are strong and weak points in our law. I wish I had time to point out some of them. Taking it all together, it is as good a law as any of the laws which have been passed any such length of time. It is not as good as the Minneapolis law or the State Housing Law of Michigan. It is not as good a law as Grand Rapids had before there was a state law, or some others that I could speak of.

Every housing evil that you can find in your own town you can find in Chicago. I speak advisedly when I say that. You will find here privy vaults, quite a good many that we ought to get rid of. You will find outside and sidewalk toilets. Nowhere else in the United States will you find the toilet accommodations for a big tenement house out under the front sidewalk as you will find them here. You won't find those, however, unless you look for them a little. You will find overcrowding, both lot and room overcrowding. You will find dark rooms. You will find occupied cellars. You will find the greatest development that there is in attic habitations; unfit for people to live in in hot weather. And a lot of these things are still being authorized by law, I am sorry to say. You will find dilapidation and uncleanness. You will find that we are doing pretty well with respect to our new buildings.

This sheet which I hold is a summary of the buildings which were erected in 1916 for which permits were issued. There is only one city that prints a better summary, that can tell better what the new buildings are like, and that is the Tenement House Department of

New York, of which Mr. Murphy is Commissioner. It does better than we do. But our conditions show that instead of a housing famine, we have an overplus of housing in Chicago. The real estate men estimate at 30,000 the number of vacant apartments at the present time. We built 20,528 apartments in 1916. The distribution of these in the various stories is very interesting, because we are a three-story city. There were 7,394 apartments on the first floor, 7,962 on the second floor, and only 4,722 on the third floor. That shows that we are building down toward the ground instead of up in the air. The most striking feature of all is that only 2% of the 20,500 are basement habitations. The feeling of public opinion in this city has steadily frowned upon underground habitations. The permits for 1916 include only 447 that were basement apartments, and the law allows them only to go two feet underground, so you see they are not very bad.

This year, we have done still better than that. Up to the first of October, we have issued permits for 4,559 apartments, and only 106 of them are underground.

If you would ask me, what is the best statement of the bad housing in Chicago, I should wave this book at you, because that is absolutely unprejudiced. In 1911, there was made a report of an inquiry by the British Board of Trade called "The Cost of Living in American Towns." That includes a résumé of housing in 28 cities, and if you are living in one of those 28 cities, and don't know this valuable report which has been reprinted as a Senate document, you ought to know it.

Now there isn't time to read you all of this, but they do say this: "In crowded areas an enormous number of

dwelling remain in which the conditions are comparable with those prevailing in the slum districts of European cities. An inspection made for the purpose of this report showed that no general improvement had taken place in the housing conditions, and that in some respects they are steadily growing worse."

**THE CHAIRMAN:**

You have heard about the Minneapolis law. I am going to ask several people from Minneapolis to tell us what is happening there. First, I will call on Otto Davis.

### MINNEAPOLIS

**OTTO W. DAVIS**

*Assistant Secretary, Civic and Commerce Association, Minneapolis*

My story will be very brief. We simply have secured the new law after some years of effort, as was told you this morning, and on my left here sits the man, Mr. Houghton, who as head of our building department, is enforcing that law vigorously to-day. On my right, sits Dr. Guilford, the head of our health department who is planning to go after the old buildings about the first of January, when some means becomes available by which to do it. We are very happy at being able to make this report of progress.

**THE CHAIRMAN:**

I am not going to call on Mr. Smith now because you are going to hear from him at three o'clock this afternoon, but I wonder whether Mr. Houghton would add a few words to what Mr. Davis has said.

**JAMES G. HOUGHTON***Inspector of Buildings, Minneapolis*

There is not very much to add to what has already been said of this new housing code for Minneapolis, which has only been in effect since June 1. We are just getting organized and are in hopes that we will be able to enforce the law, and that its enforcement will work great good to the city of Minneapolis. My department is only concerned with the new buildings. Dr. Guilford here has more to worry about than I do. He looks after the old buildings.

**THE CHAIRMAN:**

Mr. Houghton is unique in not only being a building inspector who is interested in housing reform, but a man who has held the office of building inspector for twenty years or more in one city and has the supreme confidence of everybody in that city. I wonder if Dr. Guilford will tell us some of the worries that are on his mind in regard to this housing law.

**DR. GUILFORD***Health Officer, Minneapolis*

I think they have said all that I could say. Our end of it is not being enforced yet, not until after the first of January. Already there are signs that there will be some legal contest in the matter, as will be natural and is to be expected when any radical law goes into effect against property rights and property interests.

Our housing law not only hits the housing, but the yard conditions, and junkyards and all that sort of thing. There is no better instance of the value of a housing act that can be mentioned than that now mentioned in con-

nection with tuberculosis in the French army where they are now taking care of the soldiers back of the lines in houses without ventilation, and without the proper living facilities. It is laid to the bad housing there that the soldiers in the French army have so much tuberculosis at the present time. During the recent Tuberculosis Conference in Minneapolis that point was brought to light. It shows what bad housing conditions will do for people who are compelled to live in these circumstances. It is not only true in army life but also true, of course, in civil life. We have a very good housing act, and I hope that no legal decision will ever be rendered against any part of it, for it is very essential to the welfare of our community.

**THE CHAIRMAN:**

Let me say to Dr. Guilford that if he does get into legal difficulties, to let the National Housing Association help him with the important decisions that have been handed down in other states through a pretty long period of time. We have no doubt that your law will stand if it has a fair show in court.

We have heard a good deal about the Michigan Housing Law and about Detroit. I am going to call on Mr. Henry Vaughan, Assistant Health Officer of Detroit, who is largely responsible for the conditions there, to tell us about Detroit.

**DETROIT**

**HENRY F. VAUGHAN**

*Assistant Health Officer, Detroit*

I merely wish to report that we are fortunate in Detroit now in having the support of three good housing



laws. All of the housing laws are identically the same. We have the state law; we have a law which was passed by the Common Council; and we have a law which was passed by the Detroit board of health. The last named law was the first passed, and I think it is somewhat due to the efforts of the Detroit board of health and the progress made in passing this housing code of the health department, that the other two laws were successfully obtained. But even should the state law be repealed and the other cities in Michigan be without any good housing law, Detroit will still have its housing regulations.

Since the enforcement of this law, which went into effect last March, we have examined the plans of 7,000 new buildings, which will accommodate approximately 15,000 families, so you see we haven't been at a standstill since the development of our new housing law. The health department in Detroit has examined and inspected every plan and every building in course of construction.

**THE CHAIRMAN:**

A city of Michigan that has grown by leaps and bounds, and is also benefiting by the new state law, is Flint. Now, housing reform has progressed a great deal in Flint, due largely to the activities and interest of one woman, Miss Stewart. I wonder if Miss Stewart will tell us a little bit about Flint.

**FLINT, MICHIGAN**

**LUCY TILDEN STEWART**

Flint in the last year has grown from a city of about 65,000 to 85,000. John Nolen has been our expert

city planner this past year, and the results of his work are already apparent.

Our Board of Commerce is very active. When the new state law was passed, which has already been spoken of as the best housing law in the United States, due perhaps more to the work of Detroit than any other city, our city had already had its ordinance to conform with the state law.

The August number of the State Public Health publication devoted the whole issue to housing. Flint also has an expert health officer devoting his full time to health problems, and is taking a very necessary interest in the problems which confront the city in its foreign population. The Civic Builders' Association was formed in the past year and has 400 acres and 2,000 houses are contemplated for workingmen. About two weeks ago 180 houses were all ready, with the water and sewer. More than 100 of these houses are already occupied. The general street work has already been done.

**THE CHAIRMAN:**

One of Chicago's near neighbors among the large cities is St. Louis. I wonder if Mr. Lynch will tell us about the situation in St. Louis.

**ST. LOUIS**

**J. HAL LYNCH**

St. Louis hasn't much to report in the way of progress, but we have one thing that we think has helped somewhat. We have revised our building code. We strengthened the code in such a way that we have

many good points that we did not have before, and now we feel our buildings are governed by a law that is very good in all respects as far as construction is concerned.

Our tenement house law remains just as it was. It has some good points and some bad ones. The main point that we gained in our revision of the code, as I see it, is the possibility of tearing down condemned property. Under the old code, it was practically impossible after a building had been condemned to have it thrown down, but under the new code we can tear down buildings that are in bad condition. The result has been rather marked in the last year. There have been about 116 buildings condemned, and of that number, about 75 have been destroyed. This has done away with a good many bad housing conditions.

We have had no very active interest in tenement house reform for several years, but we hope to have something done and create a little more interest during the coming year. We think the thing that will help the most to do this is to have the Conference meet in St. Louis, so we invite the Conference to hold its meeting there next year, and we hope we shall be so favored by the Board of Directors.

**THE CHAIRMAN:**

Our second conference was held at Philadelphia. Philadelphia is the city that does things. Contrary to the comic journal's conception of it as a city of sleep, it is one of the real, live cities in the United States. I wonder whether Mr. McCrudden, the Chief of the Bureau of Sanitation of the health department, will tell us what has been happening in Philadelphia.

## PHILADELPHIA

JAMES F. McCrudden

*Chief, Division of Housing and Sanitation, Philadelphia Health Department*

I am very much pleased to hear Mr. Veiller introduce Philadelphia as he has, because it will probably relieve me of a certain amount of embarrassment in coming here to Chicago tooting the glories and the progress that is being made by Philadelphia particularly in relation to housing.

We are at the beginning of our third year under our housing and sanitation act. We believe we have made all the progress that was laid out for us, and, as a matter of fact, we feel confident that we are reaching a little beyond that, considering the fact that we were not given any increased force in carrying into effect that great big housing law. We are going ahead. We are working in perfect unison with the Philadelphia Housing Association, whose duty it is to keep ahead of us at all times, and it becomes our duty to keep up with the work that they lay out for us.

We feel this year that we will have made a record in relation to the activity of the enforcement of the law that probably will not be equalled by a health department of any other city of the size of Philadelphia, particularly in the enforcement of a new law.

Before I left Philadelphia Saturday, I received a report that we had forwarded to the Law Department approximately 1,200 prosecutions, and as of that date, there were only 100 cases in the Law Department which had not been acted upon. Before the magistrates, we got very nearly \$3,000 in costs and fines. Gentlemen, I want you to understand that every case

that goes to the Law Department cannot be withdrawn without the consent of the Law Department, and that in all cases which reach a magistrate, costs must be paid. That is because of a complete understanding we have had with the Law Department, and with the Director of our own department that our department will pay no costs. The magistrate's office must be paid, and the Law Department will not assume any costs, and consequently we secure our fines in that way.

In relation to the much talked of conservation of hogs and encouragement to be given to cities to raise hogs, we feel that we are going to stand pat on the action we have taken during our last year. During the month of May, we caused to be removed from the city of Philadelphia within a period of twenty-four days approximately 34,000 hogs. With all due respects to the alleged statements being sent from Washington that every house, every yard of every private dwelling should be a pig-sty, we don't intend to go back to what we have been fighting for thirty years. We have known it in Philadelphia as the Thirty Years' War. We have gotten it over with. We had to go at it in a high-handed way. We had to make raids. We had to confiscate property and burn property.

Sometimes I think at conferences it is just as well to tell the things that we haven't succeeded in. Sometimes I think that a conference is often benefited by a knowledge of those things that we haven't progressed in as we have planned. We have not been given enough working force, as I have said. Because of that, we haven't been able to enforce all the terms of the act of the Assembly. We have not been able to take care of the plan examining in relation to single family and

two family houses. We do, however, take care of the tenement and lodging house proposition and the apartment houses, as we call them in Philadelphia.

We probably will have a smaller number of privy vaults abandoned during this year than during any of the past four years, but even at that, we will have abandoned over 5,000 vaults in Philadelphia, approximating the underdrainage of 12,000 houses. When you realize that the average cost of underdrainage has gone from \$100 to \$200 a house in Philadelphia, we feel fairly well satisfied that we are making progress in that line. Eight thousand of them were abandoned last year.

Philadelphia has become a great industrial center. The problem of overcrowding is now upon us. We probably have reached the highest point in our experience in relation to house occupancy, particularly in those sections of the city where our great industrial plants are being built. Our great International Fleet Corporation will engage approximately 50,000 men. It will engage 25,000 men in the construction, will carry 60 ship-ways, and is developing a section of our town that will give Mr. Ihlder plenty of worry during the next year. It is located in that portion of the town where we have no underdrainage, and where the total area is approximately 5 to 7 feet below tidewater.

Mr. Secretary, I feel that we are making progress, and I think those who are interested in seeing that we do enforce the law will probably bear me out in what I have had to say.

**THE CHAIRMAN:**

You see I was right in saying they did things in Philadelphia. Mr. McCrudden has alluded to the

Philadelphia Housing Association. Probably Philadelphia represents better than any other city the two sides of the shield, the public official doing the work he is supposed to do under his oath of office, and the private organization helping him along, leading him and encouraging him. One of the sad happenings of the year has been the loss of Mr. Newman as the Secretary of the Philadelphia Housing Association. Mr. Newman is the militant housing reformer *par excellence*, and we are glad to say that he is not lost to the cause of housing reform. His loss has been compensated for by the appointment of Mr. Ihlder as his successor in the Philadelphia Housing Association.

## PHILADELPHIA

JOHN IHLDER

*Secretary, Philadelphia Housing Association*

It was said that Philadelphia shows two sides of the shield. I think we can say that we are working on housing in Philadelphia from three points of view. The first to take up housing in Philadelphia were those who founded the Octavia Hill Association, an organization formed to rehabilitate and manage old houses on a profit paying basis. After they had been working for a great many years and demonstrated what they set out to demonstrate, they felt it necessary to extend the work they were doing and organized in 1909 the Philadelphia Housing Association.

That took up its work and it also produced an offspring. In 1915, it secured the enactment of the law which established the Division of Housing and Sanitation, of which Mr. McCrudden is the head. As Mr.

McCrudden has said, we are working in close and friendly harmony. He has told you of the progress made in Philadelphia which is borne out by the records of the Housing Association.

For instance, this year, the Housing Association, in co-operation with some 70 other agencies in the city, like the Visiting Nurses and the S. O. C. had received more complaints in regard to violations of the law up to October 1 than it received during the whole year of 1916. In the same time, it had 1,200 fewer recomplaints on the same properties. I think the implication is fair and clear, that while the great influx of population which Mr. McCrudden has alluded to, because of our expanding industries, has brought into use houses which have stood vacant because of their unfit condition, and in that way has resulted in our attention being called to an unusual number of violations—the inference is fair that the department has done unusually good work; because, with the increased number of original complaints, there has been this very greatly decreased number of recomplaints. That we think is to the credit of Mr. McCrudden's Division.

Mr. McCrudden alluded also to the progress made in abolishing Philadelphia's privy vaults. My predecessor in the Housing Association had made that one of the chief points in his campaign, and for years we have been proud of the record Philadelphia has made of getting rid of a thing of which it has no reason to be proud.

Unfortunately, the higher cost of work, the uncertainty of labor, especially in a manufacturing city like Philadelphia, and especially in a city that has cantonments on both sides, has made it necessary to slow up



somewhat. Mr. McCrudden did not tell you of a ruling by the Board of Health last spring. Our vaults in Philadelphia are peculiar; Mr. Ball has said that you also have a peculiar condition in Chicago. The Philadelphia vaults are almost as big as the houses they serve, and as ancient. These vaults are expensive to clean, and after consultation, it was decided by the Board of Health, and the Housing Association approves of that decision, that those vaults need be cleaned only fifteen feet before being filled. That we felt would produce a perfectly sanitary condition, and at the same time would so greatly reduce the cost that it was, as a matter of public policy thought to be the advisable thing to do.

There is another trouble in Philadelphia, and that is our water supply. We have in one large section of the city a low water pressure. That, added to the difficulty of securing the plumbers who are now in the cantonments or otherwise engaged, and the high cost of materials, has resulted in a slowing up in the enforcement of our law of 1915 calling for water in every house. The Housing Association hopes that the Division will soon be able to take that question up again vigorously.

Those I think are our two most important problems at the moment, aside from our lack of a sufficient number of houses. Mr. McCrudden has alluded to our loss of 80,000 pigs which we have suffered with a great deal of equanimity. We hope that they will be followed by all the remaining pigs in the city.

During the past year, we have felt that Philadelphia should work out the law that it now has, the law that it secured in 1915. Consequently, we have not suggested new legislation of importance. We had to

fight some legislation, however. While the motive of those who introduced a bill for the State Housing Law was undoubtedly good, the bill they drew we thought was pernicious, and we had to fight it and succeeded in killing it. That bill, if it had been enacted, would have practically disorganized the Division of Housing and Sanitation in Philadelphia, and in this year when our population is increasing, when our buildings are being filled to the limit, we felt that we could run no risk in having the department which maintains good sanitary conditions in the city disorganized. Consequently that bill was killed.

Mr. Veiller, I believe, referred for a moment to the Zoning Commission. May I just mention that in passing? It is preparing plans for the districting of Philadelphia somewhat along the lines followed in New York, and its work up to date has been so careful and thorough that I believe we are going to have as great success as New York has had when it is ready to announce its proposals.

May I go back just one moment to refer to an interesting item in regard to the Octavia Hill Association, which was the forefather or foremother of all of our housing work in Philadelphia. This year it has bought a court in one of the poorer districts. It found when it went to the agents who managed those houses that the price set upon them was some \$3,500. The executive of the Association took photographs of them and sent those photographs to the owner in England, an absentee landlord. The owner was so chagrined on learning from what source her income had been derived, that she reduced the price \$1,000. The Octavia Hill Association was thereby enabled to purchase the houses

and will be able to put them in good shape and get a fair return on the investment.

**THE CHAIRMAN:**

A near neighbor to Philadelphia is the State of New Jersey. New Jersey is unique among other things, in having a state enforcement of its housing laws, and I wonder whether Mr. Beemer won't tell us what has been happening in New Jersey?

## NEW JERSEY

**MILES W. BEEMER**

*Secretary, Board of Tenement House Supervision of New Jersey*

We were fortunate in securing an amendment to our tenement house act during the past session of the legislature, the most important amendment since the law was enacted fourteen years ago. Some of the salient features of that amendment are the increase of floor area of living rooms from 70 square feet to 90 square feet; that a sink be placed in each apartment instead of a sink in the hall.

Another provision requires the placing of fire escapes on buildings three stories or more in height and an increase in the width of courts to 3 feet and 6 inches. Previous to that, our law had required fire escapes only on four-story buildings. The increasing of the penalty for violation of the law from \$25 to \$50 we hope will have a deterrent effect on would-be violators of the law.

We have been able to increase the removal of violations in our state during the past year by about 17,000, without a single suit being brought.

Another important development in New Jersey was the passage of the Zoning Law, and preparations for its enforcement in the city of Newark and in Jersey City are now being made.

The Negro Welfare League in New Jersey has been developed into an active organization, and a recent survey was made in the city of Newark by the Executive Secretary, of all of the houses inhabited by negroes, or partially inhabited by negroes—we have there a mixture sometimes of negro and white houses. Also in that survey was included a record of various negro industries and of saloons. There is in contemplation the organization of a corporation with a capital of more than \$1,000,000 in the city of Newark to construct houses for the employes being brought by the great munitions and chemical factories.

THE CHAIRMAN:

I don't know what has been happening in Evansville, but I know that Mrs. Bacon has been there. Mrs. Bacon, won't you tell us?

## EVANSVILLE, INDIANA

### ALBION FELLOWS BACON

I had hoped that our mayor would be here. He is a champion housing reformer. We don't have lawsuits in Evansville. They just naturally pull unfit houses down when Mayor Bosse tells them to, because they know they ought to.

It is my ambition to have in Indiana the state supervision that Mr. Beemer has. We have made a step toward it this year by getting a bill through the legisla-

ture that gives the state board of health power over every dwelling, which means every room anybody sleeps in, in the state of Indiana, every inch of soil in Indiana, unfit or unsanitary, and we have been calling our state board of health and our state fire marshal to aid us. We have not the machinery that we want, but we are doing a lot of good work, educational work, and the real estate men are coming over to us in Indiana.

**THE CHAIRMAN:**

Cincinnati is a city that probably needs housing reform as much as any in the United States, and it has done a good many things over a long period. A year ago, they reorganized their movement and put it on a more active basis. We have with us to-day the new secretary of the Cincinnati Better Housing League, Mr. Burleson. I wonder if he will tell us what is going on in Cincinnati?

**CINCINNATI**

**F. E. BURLESON**

*Secretary, Cincinnati Better Housing League*

I have only been with the Cincinnati Housing League three weeks, so I can say anything I like about them and not be accused of bragging or knocking.

The housing law in Cincinnati is quite poor. The standards are not good. We have a very excellent head of the building department and a splendid chief housing inspector. However, the housing inspection department is very much undermanned. It should have about 30 workers and has 5.

The first thing that the Better Housing League took up was a campaign to get the budget for the tenement

inspection department increased to make it at any rate partly ample for the situation. They included a \$30,000 allowance in the budget for 1918, which will allow for about 25 more inspectors. We still have to put through a special tax law, on account of the Ohio law in regard to the budgets for cities, to raise the amount required to fill out the budget, and then after that, if the amount raised isn't quite sufficient, we will have to put through another fight to keep the \$30,000 intact, but we are planning to do that.

The Better Housing League is putting into the field what it calls a tenement house White List, and an attempt is being made to inspect all the tenement houses in Cincinnati, approve of those that come up to certain standards and put them on a white list, and use this list in placing tenants.

If we are successful in making ourselves effective, you can readily see that we will have some effect on the landlords in making them come up to standard.

Cincinnati has felt very keenly the negro migration movement. For one reason, we are right in the path of the migration. Thousands of the negroes going North pass through Cincinnati, and a good many of them stop off there. With the Council of Social Agencies, the Better Housing League made an attempt to work with these negroes and to place them somewhat advantageously. We have taken over that work now in the housing league. We have one worker in the field who meets all incoming trains and attempts to locate all negroes stopping in Cincinnati. Besides that, she also works with the regular negro population we have.

Our situation in Cincinnati is that the negro housing is very bad on account of overcrowding. I don't think

we are overcrowded otherwise, but among the negro population, we are very much overcrowded, and we are endeavoring to enlarge the opportunities for negroes in the suburbs. That work is very slow. It is hard to get places opened up for them, and even after we get colored families in the suburbs, it is very hard to get the area occupied by colored people enlarged. There is a good deal of opposition to that work.

The League has organized an Octavia Hill project; \$10,000 is subscribed. It is incorporated under the state laws. It hasn't commenced active work yet but will do so very soon.

We attempted some legislative work during the past year. Cincinnati is about to adopt a new charter, and an attempt was made to get a model housing law included in that, but the attempt was unsuccessful, and we have succeeded in getting practically no betterment in the legislative situation.

**THE CHAIRMAN:**

Mr. Burleson referred to their efficient building department. We have the Chief Housing Inspector, Mr. Hauser, with us, and I hope that he will speak for a few moments.

**CINCINNATI**

**GEORGE R. HAUSER**

*Chief Housing Inspector, Building Department, Cincinnati*

About a year ago, Mr. Veiller paid us a visit at Cincinnati, and much to our surprise rather upset us. He went at us hammer and tongs, and seemed determined to take the sin out of Cincinnati. However, he succeeded in creating that which we lacked most, public

interest in tenement house reform. The Better Housing League which was created about that time took on new activities and ideas, put into force and action those ideas, and for myself and my department, I wish to say that it has been the greatest inspiration and assistance to us.

Shortly on the heels of Mr. Veiller followed Mr. Ball of Chicago, and we had the pleasure of a lecture from Mr. Ball on the lines of better housing. We have about 700 vaults left in Cincinnati, according to the records given me by the Board of Health, and something like 6,000 catch-basins.

Our ordinance there is the kind that is made to suit everybody and consequently suits nobody. It is a law with a string tied to it. Our greatest need now is to reform and remodel our tenement code.

As Mr. Burleson pointed out, we are at present struggling with a large influx of negroes, and the board of health has printed instructions to tenants which they are putting in all the tenement houses, especially the negro houses. They have appointed two inspectors or instructors to go about and instruct the tenants, particularly the colored tenants in the line of good housekeeping. The biggest progress we have made probably during the last year has been in our condemnation proceedings. We succeeded last year in having 60 odd tenement houses torn down, and 100 odd other houses stopped being used for living purposes, and this year's ratio is about in line with that.

#### THE CHAIRMAN:

St. Paul is a city newly active in housing. If Mr. Enright is here, I wonder if he won't tell us what the plans of the St. Paul Association are?



## ST. PAUL

J. C. ENRIGHT

*The St. Paul Association*

We have just taken up the problem in St. Paul. I think two years ago there weren't half a dozen men in St. Paul who were convinced that we had a housing problem in St. Paul, so when the matter was brought up you can well imagine the attitude. "Why, there isn't any housing problem here, and there isn't going to be. We have everything that man could wish for, and we are not going to have a housing problem." "Well," some one said, "They have a housing problem over in Minneapolis." You know, Minneapolis is right back of St. Paul, next to one of our principal suburbs. They have a housing problem in Minneapolis, because they have had a survey made over there, and they find they have a housing problem. "Well," they said, "That is probably true of Minneapolis. They are on a flat. They would have a housing problem."

I have heard so much from Minneapolis since I came here to-day that I wonder if they are really as badly off as one might suppose.

Now, in St. Paul we have a housing problem. We have found that out finally. We were able to bring to St. Paul one of the workers in this field, Dr. Aronovici, and he made a survey of the city. We now know what we have. If Minneapolis has anything worse than we have, may the Lord help Minneapolis!

We are facing the thing with considerable courage. We know it is going to require a lot of hard work to do what we have set out to do, namely, provide ourselves with a proper housing code, and we are endeavoring now

to organize a corporation for the purpose of building for our working people just such homes as I have heard mentioned here, and do away with the seeming necessity of having people living in places where you wouldn't keep a dog.

We are now tearing down several blocks in St. Paul, some 25 or 30, in what was the old aristocratic residential section of the city, and that I think is a great step in the right direction. We are not waiting for it to burn up; we are tearing it down, removing it, and we are going to replace those buildings with modern buildings, right up to the minute, everything as it should be. So I think St. Paul is in a fair way of at least not meriting the sympathy of the country as seems to be the case with some other cities.

**THE CHAIRMAN:**

Before we get to the East, I wonder if Mr. Williams, of Madison, who is connected with the Industrial Commission of Wisconsin won't tell us what has been going on in Wisconsin.

**WISCONSIN**

**SIDNEY J. WILLIAMS**

*Industrial Commission of Wisconsin*

Our situation is rather unique in that the Industrial Commission has broad authority to adopt and enforce such regulations as it considers necessary for the safety and sanitation of public buildings, including tenements. That is, the Commission practically enacts a building code and housing law, constrained only by the possibility of appeal to the courts, and what is more important, by the limitations of our inspection force, which is very small.

But we have succeeded in preventing the erection of a good many unsanitary tenements and it is interesting to note that we find that about the worst conditions exist in the smallest towns. For instance in one of the small manufacturing towns, with about 3,000 to 4,000 people, but growing rapidly, we found almost completed a twelve-family apartment house which was constructed by taking an old opera house, the inside of which had burned out, which was simply a square box 50 feet wide and 100 feet long, and cutting that up into living-rooms, without regard to light or ventilation, and that within a stone's throw of all kinds of acreage. We find those conditions in the small towns occasionally, and we are doing what we can in them, including also the provision of toilets and other conditions of decent living in old buildings.

The Milwaukee health department has completed recently quite an extensive survey for the purpose of showing the importance of giving the department authority over one and two family dwellings, which it has not now to any great extent. It hasn't yet succeeded in getting much authority from the city, although it is doing what it can partly on its own authority and partly delegated by our department.

Our last legislature passed two or three laws of considerable importance to the housing movement indirectly. We have a districting law now, modeled very closely after the New York law. We have a law permitting the gradual widening of streets by the purchase of property as old buildings are torn down. We have a law providing for building lines set back from the street lines.

On the other side of house building, we put through

a little project which Mrs. Crowley, of Madison, will probably tell you about. We have three or four other rather important examples of industrial housing developments in the state, of one of which you will hear more during the course of this programme. One is at Kenosha, one is just under way by the Fairbanks Morse Company, at Beloit, and one which has been under way for some time and is growing slowly up at a little town near Sheboygan called Kohler. Our department is doing what it can to encourage these industrial housing developments, in advising employers who find themselves up against a congested condition. We are absolutely convinced that this industrial housing movement which is gaining such impetus all the time is one of the most important features that we can encourage in the whole field of the gradual improvement of the relationship of capital and labor.

THE CHAIRMAN:

I think that Mr. Williams has effectively demonstrated the great value that a wide-awake, progressive state board can be in the way of looking after questions of this kind. Mrs. Crowley, will you tell us a little more intimately about Madison?

### MADISON, WISCONSIN

MRS. F. M. CROWLEY

In Madison, it seemed best to those interested that the emergency side of the building problem be faced first; this was a lack of buildings suitable for the workingman, especially for the man who could not afford to pay a high rent.

The feeling was so strong among builders and contractors that buildings could not be put up for a small rental, that that type of building had not been attempted. Therefore, a person who was interested did put up such a building. We found detached buildings impossible with the enormous land values in Madison. This building is so small that it seems, in the face of what other people are doing, as if we were doing nothing. The building provides for six families; it is two stories high; at one end are two flats of three rooms each, the other apartments are four rooms.

The rental for the three-room flats is \$12 and for the others \$15. The plumbing is complete and it has a shallow basement. The rear of the building will be taken care of in the spring by a landscape architect, and a suitable place for little children to play will be provided. It is in the Italian district. This building is full, and it is paying better than the average apartment building in Madison, which was the thing we wanted to demonstrate, so that that kind of building, whether of that particular type of architecture or not, for workmen would be built. Our big problem still remains to be faced.

**THE CHAIRMAN:**

Before we get entirely East, I am going to ask our representative from Canada to say a word. Owing to the war, we don't have the usual delegation from Canada that we oftentimes have had, but we have two delegates from Toronto, Mr. Armstrong and Mr. Mitchel, and I hope that Mr. Armstrong, of the Toronto Housing Company, will say just a word about what has been happening in Toronto.

## TORONTO, CANADA

W. S. B. ARMSTRONG

*Secretary, Toronto Housing Company*

Mr. Veiller is quite right. The war has been taking up our attention there. Toronto for the last two or three years has been much more interested in making sure that the Kaiser makes a mess of the name of William than it has been in housing. But we have three agencies which are making for improved housing in Toronto. The one is a fairly progressive building law. I judge it is fairly progressive, because the gentleman from New Jersey thought they were doing pretty well when they got the room area increased from, I think he said, 70 to 90 square feet. Our by-law provides that the smallest room in a house shall be 100 square feet.

We have also a progressive health department. They have in the last four or five years eliminated practically 10,000 privy vaults. There is just one feature of that which may interest you here. Mr. Veiller, of course, would call it socialistic, but you mustn't mind everything he says. Under this law the city can replace a vault with proper plumbing and charge it back to the owner of the property over a period of about five years. That is done to help the small property owner who cannot afford the cost of perhaps \$50 or \$100 all at once.

The other agency working in Toronto is the Toronto Housing Company which is not a commercial organization, in the ordinary sense, but is a public service undertaking, and it is, as representing the Toronto Housing Company, that Mr. Mitchel and myself are here.

The Toronto Housing Company has now some 250—well, we call them flats and we call them apartments and we call them duplex houses, but they are setting a standard for housing in Toronto. We hope that next year we will proceed with our building operations and probably in the next couple of years will double our present undertaking.

We have in Ontario what perhaps would be a great help to improved housing in every state in the Union, and that is a law which enables a municipality to guarantee the bonds of a housing company to the extent of 85% of the value of its property. That simply means that it takes care of your financing. You can get your money at 5½% without any great difficulty.

We found when we started our housing undertaking that it was absolutely impossible to get together a million dollars for improved housing through the ordinary channels of private subscription.

When the war is won, housing, I think, will go ahead in Toronto. One thing we need, and I would gather from the remarks that it is something every city on the continent needs, is some kind of an efficient town planning commission. I think Massachusetts is doing very well in that regard, but you will not affect housing to any great extent until you properly plan your cities.

I am very sorry that Mr. Thomas Adams, of the Commission of Conservation of the Dominion, is not here this year. He is now in England, but Mr. Adams can shoulder all the responsibility for putting before a gathering of this kind the necessity, the absolute necessity, for proper planning before you can proceed largely with improved housing.

**THE CHAIRMAN:**

We are equally sorry that Mr. Adams can't be here. If you received a preliminary programme, you will notice that we had him on that programme as one of the chief speakers at our Wednesday luncheon. It is a source of deep regret to us that he is out of the country.

With regard to the Canadian scheme in substituting modern equivalents for the privy vault and the method of advancing the money, I want to assure Mr. Armstrong that I am not afraid of socialism, and that I have held up that scheme as a model to every one in this country for a number of years. Everybody who is fighting the privy vault evil in America should certainly embody in the law they pass requiring the removal of privy vaults a scheme such as they have in Toronto by which the owner can pay for it on the instalment or partial payment plan, just as he can buy cheap furniture.

I think also the scheme of the municipality's loaning its credit for improved housing enterprises, as I said this morning, though possibly Mr. Armstrong wasn't there, is one which, with the war, is coming to the front in this country, and those who have looked at it from a conservative point of view, and I am one of them, may have to radically revise their views.

New York has been spoken of a great deal to-day, as is proper, because of its size and position in this country, and also because of what it has done in housing. We are very fortunate in having with us Tenement House Commissioner Murphy, who has the unique distinction of having been at the head of the department seven or eight years, and through two administrations, and we hope through many more.



## NEW YORK CITY

JOHN J. MURPHY

*Tenement House Commissioner of New York*

The purpose of this luncheon discussion is to record progress in various municipalities. Legislatively in New York we are not able to report any progress, except in a backward direction. For 16 years now it has been the law in New York that if you want to convert a building not erected as a tenement house into a tenement house, you must comply with the requirements of the law for new buildings. That was a very drastic provision, as everybody sees. It meant that except in the case of such buildings as were already in use as tenement houses substantially no buildings that were not erected as tenement houses could be used as tenement houses in the city, and the result was to encourage the production of new buildings, to such a degree that for 14 years New York has spent \$250,000 a day in the construction of tenement houses; that every year we provided housing accommodations for something like 150,000 people.

This year, because of special interests which desired it, and some difference of opinion among the gentlemen who had previously safeguarded the interests of housing in New York, an amendment was adopted which permitted the alteration of certain old dwellings into tenements with somewhat slight alterations.

I am glad to be able to say that, though the law was passed, either the cost of building material or something else has prevented its working out badly in practice. Only ten plans have been submitted to me for approval for the conversion of such houses, and of

these plans only one has been approved. So, the large discussion which we had down there has amounted to just this—one three-story building in the city that was previously a dwelling house has been converted into a tenement house, and we don't seem to be likely to get many more.

The sacrifice of fundamental principle was the thing that I objected to in the law, not that I felt that there was much danger in regard to the particular type of building that was specified in the law. I was afraid that the letting down of the standards would cause similar propositions to be made in future legislation until we had slid back, but so far the results haven't been serious.

Administratively, things have been going along in New York very much as they have been going for the past ten or twelve years, that is, we have been holding up to a high standard the housing conditions there. Not much new has been done. One new thing I have done—I have taken a district in next to the oldest section of the city, and have applied what might be called intensive culture to it, to see how far the 560 tenement houses which existed in it, of which about two-fifths were new-law houses and about three-fifths old-law houses, could be entirely cleared of violations by keeping them under constant supervision.

In New York, it is the rule to find that about one-half of the tenement houses have violations of some kind, some trivial and some serious, pending against them. In this district of 560 houses, as a result of six months' intensive work, we have got to a condition where 90% of them are entirely clear of violations and have remained so now for about three months. That

was done by intensive inspection rather than by the correspondence method which we have usually adopted in notifying owners of their pending violations.

One thing that we have taken up which I think is worth while, especially in view of the reports of the shortage of houses, is that, for three years past, we have made an investigation of all vacancies in tenement houses through the city, and I believe that we will soon be in a position where any citizen wanting to know about vacant apartments in any part of the city can ascertain their whereabouts through the tenement house department. If New York, for instance, found it desirable to maintain a labor bureau to help men to find jobs, it seems to me no more unreasonable and quite along the same line of work that it should enable people to find homes. We have a map, which has been constructed showing the time which it takes to reach various sections of the city. We can show in those sections what apartments are vacant and about what the rental is, and we can tell whether they are desirable or not. We think that that is a positive and affirmative assistance which a tenement house department can be to a city in addition to its repressive work and the keeping down of bad conditions.

We have gone on with our educational work in the distribution of our booklet "For You" which I believe was shown at the last convention of this body. Administratively, we have nothing serious to complain of. Legislatively, we had this slight set-back which I am glad to be able to announce to you is not as serious as it looked.

THE CHAIRMAN:

Mr. Marquette, the Secretary of the New York

Tenement House Committee perhaps may be able to supplement Mr. Murphy's report on New York.

## NEW YORK CITY

### BLEECKER MARQUETTE

*Secretary, Tenement House Committee, Charity Organisation Society of New York*

I haven't a great deal to add to what Mr. Murphy has said. I think I should say, however, in reference to the piece of legislation to which Mr. Murphy has referred, without going into the controversy that there was one very serious result for New York City, and that was that the committee lost the very valuable services of Mr. Veiller who had been secretary of the committee for something like 19 years, and whose work you all know about. That is one of the unfortunate notes, I think, in the housing situation in New York City during the past year.

Perhaps the thing which has attracted most attention in New York City and which has been followed with most interest has been the progress of the zoning resolution which has been referred to several times here to-day as one of the great, progressive things that has been done.

I am very glad to say, in a word, that it has measured up to all of the expectations and that it has proved its value in every possible way. The assessments of real estate values that have just been made public show that it has tended not only to stabilize values, but really to increase values in many sections of the city.

In that connection, a very important thing was the appointment of a Zoning Committee whose special

work it is to protect the zoning resolution against the attacks which may possibly be made upon it. It is interesting to note that up to this point no test of the constitutionality of the zoning resolution has yet been made. As a matter of fact, the Zoning Committee would really welcome such a test, so confident are they that the constitutionality of the zoning resolution will be upheld. I don't want to say anything more about that, because Mr. Purdy will later in the conference cover the whole subject of zoning in one of his fascinating addresses.

The Tenement House Committee, with the endorsement of the Tenement House Department last year initiated a campaign to try to eliminate the high board wooden fence. That is one of the plagues, in tenement house sections in New York City. The wooden fence has very little to be said in favor of it, and the Tenement House Committee has tried to induce builders and owners to tear down these high board fences and replace them with metal fences or eliminate the fences entirely, and leave the backyards for play places for the children.

Due to the check on construction of all kinds as a result of war conditions, progress has not been made along these lines as rapidly as was expected, but we hope that later we will be able to do more.

In connection with the educational work that I think most of you know more or less about, I may simply add to what the Commissioner has said that during the last year a new edition of our educational pamphlet "For You" was issued in co-operation this time with all of the large city departments, who have very cordially helped in its distribution, as have about

50 settlements, 15 or 20 hospitals and practically all of the leading charitable organizations of the city.

In that connection, too, I should mention something that has been done that gives good promise of helping to solve the problem of good housekeeping in New York City, and that is the new procedure initiated in the Tenement House Department through Commissioner Murphy of holding tenants directly responsible for those violations of the law that are the result of their actions, such as cluttering the fire-escapes and throwing things into the public parts of the building, etc.

THE CHAIRMAN:

We are going to hear, if we may, from Boston. It is always a great pleasure to have at these conferences Mr. Jordan, the Deputy Commissioner of the Boston Health Department.

## BOSTON

THOMAS JORDAN

*Deputy Commissioner Health Department, Boston*

I don't know that I have much to say about Boston. Boston is unfortunate in this respect, that it has no housing law. Up to the year 1892, in Boston, a three-family house was a tenement house. At that time, the law was amended making a four family house a tenement house. Up to the year 1914, that condition maintained. For four years, we tried to get a bill through the Massachusetts legislature making the three-family house a tenement house. Then we found it was impossible to carry the legislation through, and we finally secured a bill giving the health department

the right to examine such houses once every six months, the same as we did the regular tenement house.

We have in Boston about 8,000 houses with four or more families in each. Boston, as I suppose you all know is the three-decker city, the wooden three-decker. We have, I think about 35,000 or 38,000 wooden three-deckers in Boston. In consequence of that law, we may examine these houses twice a year, but it is an utter impossibility for us to do it. We have neither the men nor the money. We have at the present time 11 inspectors less than we had when that law was passed, so that you see how out of the question it is for us to do it.

There are two good works that we have been doing in Boston within the last couple of years. One is the basement law. That law was passed in 1914. During these last two years, we have vacated over 700 basement tenements in Boston. We have probably had 100 cases carried into the courts, but we won all but one case, and we really won that case. The law reads that a house situated on a public street or way must comply with certain conditions. Now, this case was a case where a man owned three houses on a little private way, where the worst conditions that could be found in the city of Boston existed. We ordered the tenants to quit, and the landlord took the case to court. He was convicted in the lower court and two years ago carried it to the Superior Court on the question that the law didn't say that it applied to a private way; it said "in a public street or way."

The judge ruled that there was a question in that, and that the matter should be carried to the Supreme Court, and there it stands. We immediately vacated

the four basements as being unfit for habitation, and they are still vacant, but the question has never been carried to the Supreme Court and is still open. I suppose somebody else may raise that same point. I don't think any sane man would ever believe that a committee and the whole body of the legislature intended to permit basement rooms on little narrow alleys to be occupied when they couldn't be on a broad, open street, but still the question is open for discussion.

Another good piece of work done in Boston is this—we have wiped out the worst slum that has ever existed in the city of Boston. In the health report for 1900, I advocated the wiping out of this spot, abutting on the narrowest and dirtiest street in the city of Boston. During the latter part of last year, the question was brought up by the different civic associations, and the Health Board, and we got the Mayor to go down and look over the situation. The question was threshed out before the Finance Commission, and it was taken up by different organizations and finally, the bill came to the Council. The Mayor was in favor of it, and expressed himself so publicly. When it was brought before the Council, it was laid over. One of the councilmen came to me and asked me what I thought of it and what I knew about the question. I dug out the 1900 annual report and showed him what I had said about the matter at that time. He was stunned. He said he had never heard anything about it. I asked him if he wouldn't like to go down personally and look over the situation with me. He did. On his way back, he said to me, "I will move that this be unanimous at the next meeting of the Council," and he did so. It was passed. That slum was wiped out of existence. That



was one of the best pieces of work that has been done in the city of Boston for a great many years.

In addition to that, I want to say this, that in the year 1914, there was a Building Commission employed or appointed by the legislature to revise the building laws and make a state-wide code. I wrote to the Chairman of that Commission and said that I would like to be heard. I received no answer. A short time after that, I went to the hospital for a little operation, was there four months, and when I came out again, as the time was getting close to the time for reporting to the legislature, I wrote to him again, and finally the Chairman of the Commission came and saw me. I had already written out a statement of the facts that I wanted to bring to their notice. One of the main facts that I wanted to bring to their attention was the building on large lots of land in the outlying districts where sewers and water are not provided. I don't think that houses should be built to any large extent on tracts of that kind. Some time before this, in a certain section of the city they had advertised to sell lots for five dollars and a tent thrown in, and they sold all the lots and they provided tents, and after that they started to put up shacks, buildings absolutely unfit to live in with no sanitary conveniences at all.

The Chairman of the Commission said he was very much interested and pleased to receive my recommendation. He said it was the best communication he had received in all the time he had been working on the Commission; but when the report was issued there wasn't a single word in it about what I submitted.

I am in hopes that we will be able to submit a code to

the Massachusetts legislature of 1918 and get it through. I hope it won't take us four years as it did in the case of the other piece of legislation to which I referred.

**THE CHAIRMAN:**

While we are in Massachusetts, I am sure you will all wish to hear about the unique institution they have there, the Massachusetts Homestead Commission, whose function it is to stimulate the building of real homes for workingmen. Mr. Henry Sterling, whom we are all glad to have here, will tell us a bit about it.

**MASSACHUSETTS**

**HENRY STERLING**

*Massachusetts Homestead Commission*

In 1911, Massachusetts seemed to make up her mind that she was going to aid mechanics, laborers and factory employes and others to acquire homesteads or small houses with plots of ground in the suburbs of cities and towns. She appointed a Commission for that purpose, but in 1912 discovered through the Supreme Court of Massachusetts, that such a procedure was repugnant to the Constitution and couldn't even be attempted. It was quite a job to amend the Constitution of Massachusetts, so as to make such a thing possible, but the job was completed in 1915, and in 1916, the Homestead Commission recommended that some money be appropriated for that purpose. The legislature was a little reluctant that year, but in 1917, appropriated \$50,000 for that purpose. The Homestead Commission has purchased a piece of land almost ideally situated for such an experiment, seven acres,

within about a mile of the center of the City of Lowell, within about a mile of a dozen or fifteen large textile mills, the land excellent for both building and gardening, and costing only about 4c a foot.

The land has been subdivided, and on October eleventh the Commission let its first contract for 12 "homesteads or small houses with plots of ground," and we expect to have the cellars in by cold weather, and the buildings finished and the families in by the springtime in time to make their gardens. This, so far as I know, is the first experiment of this kind on this continent by any governmental agency. I don't know what may have been done by private capital or enterprise.

We are not inclined to enumerate our poultry before the period of incubation is finished, and I am not saying to you that our proposition is going to be anything very grand in the solution of the housing problem. If we do succeed and show that real homes can be placed within the reach of the low-paid workers, then I think we shall have contributed our share toward the solution of the housing problem.

THE CHAIRMAN:

We are going to close this meeting in about three minutes. Before doing so, however, I am going to ask Mr. Rice, of Midland, if he will report in regard to Pittsburgh.

## PITTSBURGH

W. C. RICE

*Midland, Pa.*

On behalf of the Executive Committee of the Pittsburgh Housing Conference, it gives me great pleasure to

report that at the joint meeting of the Pittsburgh Housing Conference and the Real Estate Board of Pittsburgh, the Secretary of the National Housing Association was drafted to give us an address, which he did in the spring of this year. From the information he gave us we hope, at our fall meeting, which will take place very shortly, to formulate plans to relieve the congestion of Pittsburgh along housing lines.

Reports that were made were made principally from cities. I have no reports whatever from towns of 15,000 to 20,000 inhabitants. My activities and investigations have been principally along lines in towns of 10,000 and 15,000 people. It looks to me as if a number of those towns are springing up now, and they are building them in all sorts of haphazard ways, especially in Pennsylvania. It strikes me that state-wide supervision in town planning is the only proper method of handling this situation. There are a number of them that are very good. A number of large corporations are going about the thing in detail and are building them with every sanitary convenience, while a number of others are just springing up like mushrooms. If they are adjacent to a large city and the city expands and takes those in; ten or fifteen years from now you are going to have conditions that you speak of. Why not adopt legislation now and put these under state control and eliminate such conditions?



**HOUSING PROGRESS OF THE YEAR**  
**REPORT OF THE SECRETARY**



## HOUSING PROGRESS OF THE YEAR

### REPORT OF THE SECRETARY

My report is a report of stewardship on behalf of the Officers and Directors of this Association. Owing to our limited time it can touch only the high spots in the progress of the year. It deals with two phases, the affairs of the Association and the progress of the movement for housing reform throughout the country.

In the first place you will be interested to know that while I reported at our last conference, a year ago, that there were then 209 cities in the United States which had manifested a direct interest in the cause of housing reform, I am able to report to-day that there are 473 cities so interested (applause). I am glad you applauded first, because those statistics are somewhat misleading. There is not the great gain of 264 cities, in a single year, that there seems to be, though the splendid new total of 473 cities is still there and merits your applause. The actual increase during the year has been 59 cities; 59 cities that were not interested in housing a year ago are interested to-day.

During the year, one of the tasks which we have had to undertake has been a complete reorganization of our office system. We wanted to make it perfect, and we think now it is perfect. The facts were all there but the exact and complete information was not instantly available and constantly up to date under the old system as it is under the new.

You may be interested to know what form that interest has taken in those 59 cities. Eighteen have



organized housing committees, 21 have inaugurated campaigns for more houses in their town, five have agitated for housing laws, and 26 have proposed or actually launched housing enterprises. Those total more than 59 because some cities have done several of those things.

#### CITIES INTERESTED

Last year we reported that there were in the United States 135 Housing Organizations, groups of people organized definitely for the cause of housing reform, scattered through 105 different cities. To-day we have to report that there are 231 instead of 135 in 176 different cities instead of 105. That again is an apparent gain brought to light by our reorganized system; the actual increase is 27 new organizations during the year. One is an independent one—a city commission, one is a national organization—the National Association of Real Estate Boards—one is a state organization, two are committees of charitable associations, three are committees of real estate boards, three are committees of clubs and sixteen are committees of chambers of commerce.

Of the total of 231 Housing Organizations listed on our records to-day 46 are separate organizations, 33 are committees of charitable societies, 6 are committees of Real Estate Boards, 89 are committees of Chambers of Commerce and 57 are connected with Women's Clubs and similar organizations.

#### HOUSING ENTERPRISES

With regard to the Improved Housing Developments, or groups of people who have set out to build houses

with a definite idea of providing something better than the ordinary commercial builder produces, we find that there are to-day on our office records 236 separate organizations. We reported 80 last year. That was due to the incomplete record. Of these 236, we are not able to tell you definitely at this moment how many are alive and how many of them are dead or on paper, but there has been during the year an increase of 32 new developments that are very much alive. The federal government has recently made a study, and you are going to hear about it from Mr. Magnusson in his paper. We hope that in the near future we shall have funds enough to enable us to put a field investigator at work and find out all of the details about the work of each one of those 236 Improved Dwelling Enterprises. We can't get the information by correspondence. We have tried it and it is utterly impossible. We have sent questionnaires, we have sent letters, we have made life a nuisance to them with follow-up letters, and we have heard from a few; but the great mass do not reply.

Of the 32 new ones formed during the year, 18 have been promoted by chambers of commerce or similar citizens' organizations; eleven have been started by employers for their employes; one as a government enterprise—the Massachusetts Homestead Commission; one is that of a real estate company and one is a so-called "model" or Improved Housing Enterprise.

The following are the principal enterprises of this kind on which work has actually been carried out during the year, that is, either the houses have actually been erected or plans have been so far developed that it may be said to be a going concern.

Akron, Ohio,  
    Goodyear Tire and Rubber Company,  
Allwood, N. J.  
    Brighton Mills,  
Beloit, Wis.,  
    Fairbanks-Morse Co.,  
Bridgeport, Conn.,  
    Remington Arms Union Metallic Cartridge Co.,  
    Bridgeport Housing Co.,  
Bristol, Conn.,  
    Bristol Brass Co.,  
    New Departure Mfg. Co.,  
Chester, Pa.,  
    Sun Companies' Houses,  
Derby, Conn.,  
    Osborne Cottages,  
Elmira, N. Y.,  
    Elmira Chamber of Commerce Home Bldg. Corporation,  
Erwin, Tenn.,  
    Carolina, Clinchfield & Ohio R. R.,  
Flint, Mich.,  
    Civic Building Ass'n,  
Kistler, Pa.,  
    Mt. Union Refractories Co.,  
Lockport, Pa.,  
Marcus Hook, Pa.,  
    American Viscose Co.,  
Philadelphia, Pa.,  
    Octavia Hill Association,  
    Whittier Center Housing Co.,  
Revloc, Pa.,  
Rome, N. Y.,  
    Rome Brass and Copper Co.,  
Sides, Pa.,  
Stiles, Pa.,  
Youngstown, Ohio,  
    Youngstown Sheet and Tube Co.,  
    Republic Rubber Co.,  
    General Fireproofing Co.,  
    Carnegie Steel Co.

I am not going into the detail, but some of the significant developments during the year in the nature

of Improved Housing Enterprises are worth mentioning.

Unquestionably the most interesting and significant has been that in Bridgeport, Conn. Bridgeport, you know, is a munitions town besides being some other things. Its growth during the year has increased by something like 30,000 to 40,000 people. It was one of the first cities to feel the housing famine. It took a long time in getting started, just as other cities have, but it finally did get started and it has done things. Several different groups of people in Bridgeport have been interested in building houses. We are to have on Wednesday morning an extremely interesting paper from Mr. Ham, the manager of the Bridgeport Housing Company, a million dollar corporation, telling just exactly in detail what has been done in Bridgeport.

But just quickly, for your information—Since September 1915, one company has completed 64 two-family houses, 25 one-family houses, 12 single houses, 160 apartments or four-family houses, 99 apartments of the modified Philadelphia type, 200 single family houses of the Philadelphia type, and three dormitories for girls. So much for Bridgeport. You will hear more about it Wednesday, and it is a very interesting story; because Bridgeport points the way to every other community in the United States that is suffering from a housing shortage and shows how to go about solving that problem. Other communities may modify it in some respects. We don't say that everything that was done in Bridgeport is ideal, but it did grapple with the problem man fashion, when it finally got to it, and it has produced houses, and, of course, the only way to meet a housing shortage is to build. Talking about

building won't get the houses there, writing papers about it won't get the houses there; the way to build is to build, and the people in Bridgeport have done it and have built some very good houses.

Another development has been in Bristol, Conn. The Bristol Brass Company, has built 35 single houses and a large boarding house for its single workers. Endee Manor is another development with \$300,000 to \$350,000 invested in 27 one-family and 76 two-family houses, housing altogether 179 families. The rents range from \$14 to \$18 a month for houses of four to six rooms with modern conveniences. These are houses of various types, the bungalow, the two-family cottage, all frame houses, each painted a different color, and with wall papers not alike in any two houses. I am sorry George Hooker isn't here to hear that. I remember one of our conferences when George Hooker threw aspersions upon the Philadelphia house, because he said that a small boy could only tell the outside of his house by the number, and he thought that was very objectionable. So you see the idea is beginning to penetrate and even manufacturers are realizing that they must differentiate even such minute things as wall paper!

In Chester, Pa., there are plans now accepted for 400 houses by the Sun Company.

In Flint, Mich., the Civic Builders' Association, formed by the directors of the Flint Board of Commerce, raised \$200,000, purchased 400 acres, called in expert city planning advice and expert housing advice, and the first group of 200 houses is now in course of construction. Some of them are already up.

At Kistler, Pa., the Mt. Union Refractories Company,

has developed a number of very charming houses for their workingmen, and if they would only complete the landscape features of their development, which their expert advised them to, it would really make a very beautiful development. You can see some of it from the train on the Pennsylvania road if you happen to go east from Chicago. There are fifty acres laid out in lots of 40 x 100, single and semi-detached houses of a colonial type. Local parks and playgrounds are provided. The houses are for a low-skilled type of labor, averaging earnings of \$22 a month, and they rent for \$10 a month. The houses are built of brick, frame and stucco. Some of the frame houses are the ready-cut houses that you are going to hear discussed in one of the papers.

Another interesting development is at Allwood, N. J., near Passaic by Mr. Lyall for the Brighton Mills. Mr. Dana, the architect of that enterprise is to be here and read a paper. That development isn't ready to report on as completed. The first eight houses have been completed and twenty-four more are under way.

Elmira, N. Y., is another city that has grappled with its housing problem. They had never been interested in housing, but they suddenly woke up to a housing shortage and found if they didn't do something about it, they were going to lose some big industries that were planning to locate there, and they got busy. The Chamber of Commerce formed a company, and they had built 50 one-family houses up to November last, the houses are stucco over lath and shingles; \$200,000 has been invested in the project.

Beloit, Wis., through the Fairbanks Morse Company, is making a similar development for its employees; 352

homes are now under construction. Architects of established reputation, men who think something about how houses should be designed, have been employed. A separate corporation known as the Eclipse Homemakers Company has been formed to handle the enterprise, and a very attractive development may be expected.

Way down in Tennessee—we don't often hear from the South in improved housing—at Erwin, there is developing a property for the Carolina, Clinchfield & Ohio Railroad. Mr. Grosvenor Atterbury, one of our directors, is the architect for that development, and we all know that in addition to their other good points the houses will be good to look at. Fifty to 60 houses have already been completed.

Akron, Ohio is probably a city that has felt the housing shortage more than any city in the United States. At our housing institute at Pittsburgh this spring, the representative of one of the big companies there came to me and said, "We want you to produce a thousand houses, and we want them next week, and if you can't do it, what good is this Association anyhow?" He said that humorously, of course, but that is the situation. At any time during the past year in Akron, they wanted a thousand houses any week, and could use them and fill them without any trouble—rent them all and sell them and do anything they wanted to with them. But when you ask them, "Where is the local money for it?" they want the money from the outside, and that touches the root of the present situation. That is the vital point of the problem. And we shall have it discussed tonight and probably all through the conference. The manufacturer is reluctant to put money into improved housing at 5%

or 6% net when he can get 15% and 20% and 30% and still more out of making munitions or something else. That is the crux of the problem as we face it to-day. During the present year, that has been the trouble in Akron, but much has been done there. We all know about the Goodyear Heights development of three or four years ago. To-day there is a new Goodyear Heights development, a recent one, and the members of the Association have already received a prospectus describing it.

In addition there are other things going on there that I am not going to spoil the effect of Wednesday's paper by telling you about, but Mr. Lee who is going to speak on Wednesday morning will tell you how Akron has grappled with its housing problem.

At Marcus Hook, Pa., the American Viscose Company has developed an American Garden Suburb with 261 houses built of the type of the row house of England and of Philadelphia.

In Philadelphia, there have been two small but important developments. The Octavia Hill Association has launched into the building of houses, and the Whittier Centre has built some houses for negroes. Neither of them have built very many houses. The houses are the well-known Philadelphia type, the row house, for single families, some for two families.

Waterbury, Conn., is another one of the munitions towns that has felt the housing famine, and it has grappled with it in very much the way Bridgeport did, only it got about it quicker. It hasn't perhaps done it on as large a scale. One company has built 113 houses with 32 more under way. Most of them are single family houses of the Philadelphia type, built of brick.



Youngstown, Ohio, has similarly felt the housing shortage, and there are many developments there. One of the most important is that of the Youngstown Sheet and Tube Company. Mr. Kennedy, who is on our programme, will give you an interesting idea of what his company is doing and planning to do.

Youngstown illustrates very strikingly one feature of this year's housing developments—the use of expert advice by employers of labor. In the past, the employer who was building houses for his workers simply hired an architect or a contractor or a builder and built houses. He never went to the outside for expert advice. It is now different. They are all coming to our offices and asking for advice, and we are putting them in touch with architects and landscape architects and other experts, so that they may have the best expert professional service. In this Youngstown development, Mr. Kennedy and his associates spent a week or two going around and looking at the best developments of this kind before they were ready to report back to the head of their concern their recommendations as to what ought to be built in Youngstown.

In addition to the Youngstown Sheet and Tube Company, the Carnegie Steel Company is erecting in Youngstown 200 four and five-room houses on the McDonald town site where their new McDonald Bar Mills are located, 40% of the houses to be four-room structures; about 50% five-room and the balance divided between six and eight-room houses. There will be approximately ten different types of construction in both the four and five-room houses. Just how great a variety will be in the larger houses has not yet been fully determined. There will be all varieties

needed to break any monotony from a too great similarity of buildings. The houses will be semi-fire-proof, built complete in every detail and built amid environments that are likely to be elevating and already look very well although improvement of the town site tract has progressed very little thus far.

Fifty brick and stucco houses, each artistic, commodious and surrounded by good sized yards are to be erected by the Republic Rubber Company in co-operation with the Dollar Savings & Trust Company and Realty Trust Company. This is to be a joint non-profit-taking enterprise calling for the building of dwellings for workmen, expending approximately \$200,000, to be erected on twelve acres of land donated by the Republic Rubber Company. These houses may be bought by the workmen, all improvements being in and paid for.

The General Fireproofing Company is also starting the erection of four stucco dwelling houses of two apartments each, near the plant. The buildings are to be of metal lath construction and very pleasing in appearance. This company has about 11 acres near the plant for housing purposes but because of the high cost of building materials, additional construction will not be engaged in this season.

A very interesting development also has gone on in Rome, N. Y., of which our friend Mr. Perry MacNeille is the architect; a pamphlet describing this we have already sent to our members.

At Derby, Conn., there have been a few additional houses built for Miss Osborne's employes.

## HOUSING FAMINES

I have here in my hand an extremely interesting tabulation, prepared from the office records, of cities in the United States affected by housing famines, some seventy, where, according to published accounts in the newspapers, each one of these cities is suffering from such a serious housing shortage that the people of that town have felt it necessary to do something about it. They haven't called them housing famines in their locality, because they don't quite like that word, but serious housing shortage they admit to. The cities thus listed are:

Akron, Ohio.  
Allentown, Pa.  
Amesbury, Mass.  
Anniston, Ala.  
Beaumont, Tex.  
Beaver Falls, Pa.  
Bethlehem, Pa.  
Bucyrus, Ohio.  
Charleston, S. C.  
Charleston, W. Va.  
Cleveland, Ohio.  
Coatesville, Pa.  
Columbia, Pa.  
Derby, Conn.  
East Palestine, Ohio.  
Elizabeth, N. J.  
Elyria, Ohio.  
Erie, Pa.  
Farrell, Pa.  
Flint, Mich.  
Franklin, Pa.  
Girard, Ohio.  
Grand Haven, Mich.  
Greenfield, Mass.  
Haverhill, Mass.  
Holly, Mich.  
Hopewell, Va.

Johnson City, N. Y.  
Johnstown, Pa.  
Joliet, Ill.  
Kokomo, Ind.  
Lebanon, Pa.  
Lorain, Ohio.  
Lockport, N. Y.  
Mansfield, Mass.  
Marietta, Ohio.  
Merrimac, Mass.  
Montour Falls, N. Y.  
Newark, N. J.  
Mt. Vernon, N. Y.  
New Brunswick, N. J.  
Newburyport, Mass.  
New London, Conn.  
Niagara Falls, N. Y.  
Norwich, Conn.  
Oil City, Pa.  
Olean, N. Y.  
Owensboro, Ky.  
Phoenix, Ariz.  
Plainville, Conn.  
Pontiac, Mich.  
Portsmouth, Ohio.  
Portsmouth, Va.  
Quincy, Mass.

Rockford, Ill.  
 Rockland, Mass.  
 Sandusky, Ohio.  
 St. Joseph, Mich.  
 St. Joseph, Mo.  
 Sharon, Pa.  
 Shelton, Conn.  
 South Bend, Ind.  
 Stonington, Conn.

Toledo, Ohio.  
 Topeka, Kan.  
 Troy, Ohio.  
 Waterbury, Conn.  
 Watertown, N. Y.  
 Wayne, Mich.  
 Wilmington, Del.  
 Youngstown, Ohio.

### THE LOW-COST HOUSE

One very interesting thing that we are not going to have discussed at this Conference, because it wasn't quite ready for it, is a development in the coal mining section of Pennsylvania near the town of Ebensburg, at Revloc, at Sides and at Stiles. Mr. J. Parker B. Fiske, of the Fiske brick people told me in June that they were building these houses for \$1,000 a house above the foundations, of brick. There is no plumbing in them because there is no communal water supply, and there is no possibility of plumbing because of the soil conditions over the mines. We have been talking for years of the low-priced house for the man of low-earning capacity. If they can do this in Pennsylvania, it would seem as if the problem of the low-cost house was in process of solution. The contracts were let in June, and they are under construction now. We have been waiting to see how badly the contractor got stuck, if he got stuck, before we put this on our program. In other words, we wanted to make sure that it eventuated.

So much for the building side of our work. That has been the side of the work of this Association during the past year which has occupied our attention most, the stimulation of Improved Housing Enterprises among employers of labor for their employees, and the aiding

of those employers of labor, so far as we could guide them, by furnishing them advice and information as to what had been done in this country and what pitfalls there were, what rocks to avoid, and the essential principles to be observed.

### MEMBERSHIP

I come now to another phase of my report that deals primarily with the work of the Association itself, and that is our membership. Most of our members have no knowledge of how we live. In that respect, they are like the average American family in these days, not only do we not know how the other half lives, but we don't know how we ourselves live.

We receive from our members a little less than \$4,000, and the balance of our funds is a grant year by year. If the Sage Foundation were to take away tomorrow its grant, the National Housing Association would probably go out of existence, because there are not revenues enough to pay more than one-third of its expenses. We need to increase our revenues in every possible way. We need to increase our membership in every possible way, and I have done everything I could during the year from the office by correspondence to increase that membership.

Last year at the time of our Conference we had 521 members. To-day we have 713. Now, this is a real gain, this is not new bookkeeping. We have made a gain, therefore, of 192, that is, a gross gain. We have lost only 14 through resignation, which is a very small loss in a national organization. So our net gain for the year is 178 members or 34%. We are very proud of that, but it is small. We have accomplished this

result by making it unsafe for anybody to write to us a civil letter asking a simple question. We have given them the advice, but we have always coupled with it, "Won't you become a member of this Association?" A poor harmless citizen who tried to buy our book of Proceedings was in danger. "Of course," we said, "we will sell you the book at \$2.50, publisher's price, but you had much better join the Association for \$5 and get the book for nothing."

We get \$5 a year from a member who costs us \$2.20. That is what he cost us two years ago; in these times, I think he must cost us about \$2.80, so that there isn't a very large margin of profit on members even at best. We want more than their money, however, we want their interest in the work.

I lay stress on the financial question because we can't work without the sinews of war. We can't hold these Conferences, we can't hold Housing Institutes through the year as we should, we can't make studies such as I have outlined, we can't help people get better housing laws as we have in Minneapolis and Michigan, we can't do any of our work unless we have revenues, because it cannot be done for nothing. We have a minimum staff. We use every device known for economy and we try to waste nothing. We ask every person, therefore, who comes to these meetings to do what they can to increase our membership.

#### ADVICE GIVEN

Just to give you an idea, briefly, of the amount of work that is imposed on a very limited staff, we have written during the year 4,570 individual letters. Now, I don't mean circular letters, but 4,570 individual

letters, with our small office equipment. In that time, we received 3,017 letters.

During the year, the Secretary, who isn't able to travel much, and who ought to travel much through the country has, however, visited Minneapolis, Detroit, New Bedford, Perth Amboy, Pittsburgh, Washington, Flint, Chicago, Stamford and New London. Each one of those means a definite trip taken for the purpose of advising and helping the people in those cities with regard to their housing problems.

#### PUBLICATIONS

During the year we have published Volume V of our Proceedings, "Housing Problems in America," a book, as you know, of 550 pages. That book has proved probably the most valuable publication that we have ever issued. The manufacturer who wants to take up housing will find there more solid meat than he can get in any other book that exists so far in this country on the subject. We have gotten out three issues of our quarterly bulletin, "Housing Betterment." It runs about sixty pages and costs about \$110 to \$120 just to print it, so you can see what it means nowadays to try and live on our limited income. We have published several pamphlets; one, the very attractive pamphlet describing the Indian Hill Development, written by Mr. May, of Mr. Atterbury's office, has only recently been distributed, but we already have a very large demand for it. We have also published, although it has not yet been distributed, a pamphlet on "Housing in Relation to Health and Morals," by Mr. John Molitor, the Chief of the Bureau of Housing of the Commonwealth of Pennsylvania; two new editions, one of "Housing and

Health," and the third or fourth edition of Miss Parrish's splendid article on "One Million People in Small Houses." We have reprinted five papers from our Proceedings which are still to be distributed.

#### HOUSING SURVEYS

You may be interested to know the housing surveys or studies that have been made during the year. They have not been made by us, because we don't attempt to do that kind of work. We are not equipped to make surveys. Miss U. D. Brown has done a great deal of the survey work in America in recent years. She has made two during the year which have been published, that of Amsterdam, N. Y., which is just off the press, and Milburn, N. J. Mr. Robert E. Todd has made one of Des Moines, Iowa. I believe that is now on the press: he has also made a recent study for the Chicago Health Department, under Dr. Robertson's direction, of some phases of the tuberculosis problem there. You are going to hear a great deal about that in a very interesting talk from Dr. Robertson tomorrow morning.

Miss Madge D. Headley has made the first rural survey of housing conditions in America. I don't know of any that precede it. The survey was made of certain towns in the mountains in New York State. It was caused by the epidemic of infantile paralysis a year ago; following that epidemic the New York State Health Department had this survey made, and if you want a true picture of the beauties of rural life from the sanitary point of view, I advise you all to read it.

Another interesting survey is a government survey of South Bend, Ind., made by Surgeon Carroll Fox, of the United States Public Health Service. That survey



is a tribute to my assistant, Miss Wolf, who was a newspaper reporter on a South Bend paper and exposed the horrible housing conditions in South Bend. As a result of that, the town was turned upside down politically on the question of housing, with the ultimate result of the Surgeon General's office being called in and the Public Health Service making the survey. Surgeon Fox's report not only sustained and justified everything that Miss Wolf had charged, but more than did so; so we feel that we in the National Housing Association, having absorbed Miss Wolf, can take credit for her work. At any rate, we want to.

Another survey, that of Fitchburg, Mass., has been made by Mr. Arthur C. Comey of Cambridge.

Finally, a health commissioner, Dr. George C. Ruhland of Milwaukee, has made one of the most thorough surveys of housing and social conditions in any community that has been made in recent years in America.

That represents the surveys and reports that have been made during the year, so far as we have knowledge of them.

#### HOUSING INSTITUTES

There have been two different Housing Institutes held. Our own Housing Institute, organized by us and held at Pittsburgh last June under the auspices of this Association jointly with the Pittsburgh Housing Conference and the Pennsylvania Housing and Town Planning Association: although an informal one-day Conference, it proved to be a very great success. It was attended by 136 delegates including representatives of the country's large industrial concerns, chambers of commerce, real estate boards, housing organizations,

associated charities, women's clubs, and architects, engineers and contractors.

The other institute was in California and was unique. Three different sessions were held in different cities of the state, at which the public officials, the mayor, the building inspectors and the health officers of the different municipalities were brought together for the purpose of formulating an up-to-date housing law. This educational work went on for about a year with the result that when the proposed legislation was presented to the legislature public sentiment was practically agreed upon it.

#### LEGISLATION

With regard to legislation, the year has been notable because of the great advance that has been made in housing legislation. Two laws now lead the country, the Minneapolis law, which Mr. Fred Smith and Otto Davis, both of whom are here, were chiefly responsible for, and the new Michigan law, which Mr. Robert E. Todd, who is also here, is responsible for to a large extent, since it was he who got things started. Others who followed him have had the more direct responsibility of getting the law passed.

The Michigan law is the best law in the United States, and the Minneapolis law is a close second to it. There is very little difference. One could hardly distinguish between the two.

Now, just what does it mean that the State of Michigan has passed a new housing law? Let me put it another way. Twenty-nine cities have passed new housing laws—Detroit, Grand Rapids, Saginaw, Flint, Bay City, Kalamazoo, Lansing, Jackson, Battle Creek,

Muskegon, Pontiac, Port Huron, Ann Arbor, Escanaba, Ironwood, Alpena, Ishpeming, Sault Ste. Marie, Manistee, Marquette, Traverse City, Holland, Benton Harbor, Hannock, Ludington, Wyandotte, Adrian, Negaunee and Owosso. All of these cities have the latest and best housing law in the United States, and they have it owing to the fact that the legislature of the State of Michigan enacted a housing law to apply to all cities in Michigan of ten thousand and over.

I imagine that in most of those cities, the people don't know they have this housing law, and that is the danger of the situation. Unless a vigorous educational campaign follows close upon it, there may be such a reaction against it that the law may be repealed at the coming session of the legislature two years from now, just as happened with regard to the second class city law of New York state.

Minneapolis is not so situated. Of course, they will have a fight to keep their law just the way they want it, but they did have a good, strong campaign of education. The great, vital thing about the Minneapolis situation is that the real estate men put the law on the statute books, a model law. That is the significant thing of the year, in addition to this housing famine situation, that the organized, intelligent, respectable real estate interests of the whole country, in the person of Mr. Fred G. Smith and his associates, in the National Association of Real Estate Boards have taken up housing reform, just as enthusiastically, just as actively, just as much from the uplift point of view as we have. That is the significant thing of the year.

Illinois has had pending a housing law very similar to that of Minneapolis and Michigan. It passed the

Senate but was lost in the House, and it would have applied, like the Michigan law, to the various cities of the state.

California has passed three new laws, an up-to-date housing law, an up-to-date tenement law, and an up-to-date hotel law.

Indiana has a new law enabling the local authorities to get rid of the worst and most insanitary dwellings.

The National Association of Real Estate Boards has adopted resolutions for housing reform which Mr. Smith will tell you about this afternoon.

In the line of city planning, the City of Philadelphia has developed, through its public officials, with the co-operation of the real estate men who are developing property, a type of residential street development that is unique in America, and that marks real city planning. I advise all of you who are interested in that phase of the subject to get the report of the Commissioner of Public Works of Philadelphia for the year 1915; you will find it there described.

Mr. Atterbury at our conference last year urged that a company be formed to deal in standardized housing, to get the benefits of standardized and wholesale manufacture and thus to cheapen the workingman's dwelling. Such a corporation has been formed to deal in standardized housing, utilizing concrete construction chiefly. We are going to hear all about that from Mr. Conzelman in the Tuesday Morning Session, "Ready-Made Houses."

We have established a wider scheme of publicity for our cause by getting the technical journals interested in building and architecture, more interested in industrial housing. A "movie" on Housing has been devel-

oped by Mr. Beemer, the Secretary of the New Jersey Board of Tenement Supervision. It is not commercial; it is what is known as an "educational movie" and he is going to show it from place to place in the New Jersey campaign. It is going to be shown here, too, though not on the programme, at the Wednesday afternoon session, after the close of the regular session. It takes but fifteen minutes to show it.

### WAR-TIME HOUSING

The housing of the soldiers in the new armies, and the building of the cantonments has been something that has been of great importance to the cause of housing, and something that has engaged the attention of this Association and its members. We were able to place our special knowledge and experience at the disposal of the Government. Mr. Olmsted and Mr. Ihlder took the original plans and very greatly bettered them and further modifications and improvements were secured by us. It has been a great achievement that the Government has to its credit—building sixteen cities, with 40,000 men in each, in three months. We are going to hear all about that tomorrow night from Major Starrett, with an extremely interesting moving picture that will show you all the stages of the development of that great enterprise. Then we are going to hear from Mr. Ihlder, of Philadelphia, and Mr. Bennett, of Chicago, a discussion of the housing phases of those cantonments.

We have with us several people, whose names I am not going to mention because they don't want me to, who have been extremely active during the past two weeks in taking up the danger of the lack of proper

labor supply interfering with the speedy production of munitions and other things that we need and that the Allies need. They have found that that lack of labor supply has been due primarily in many communities to the fact that there aren't housing accommodations for the workers in the new plants and that the men won't build the plants because they can't get the money. They have brought this to the attention of the federal government. The Council of National Defense has been giving private hearings at Washington for the past week or two, and they have crystallized their own minds on it. The Secretary of War has just appointed an official commission, of which Mr. Otto Eidlitz, the well-known builder of New York, is Chairman, to make a quick investigation of this whole subject and report back to the Secretary of War in ten days. That Commission is sitting in Washington now and is directing its attention to two main phases of the problem. First: Is the situation so serious from the point of view of the war that the Government must do something about it? Second: If so, what is the best thing for the Government to do? Shall it appropriate money and make grants and subsidies to employers of labor who they are convinced will build houses in the right way? or, shall the Government depart from its traditional policies and build houses for the workers in these plants?

These are the two broad questions, as I understand them, that are being considered now, and the decision may revolutionize the whole handling of the housing problem in this country.

Many of us in the past who have looked at this thing conservatively have felt that America should not follow

in the footsteps of some of the European countries and have the Government go into the business of building houses, but this is an emergency situation. I, for one, have no doubt that the federal government will go into it one way or another.

See what has happened. Work on the great Bethlehem Steel plant at Dundalk near Sparrow's Point, Md., which was to be extended by Mr. Schwab and his associates to produce ships for the Government, has stopped. They had a gigantic scheme to house their employes. They *must* house their employes, since it is an isolated plant. There is no near town. The whole thing is stopped completely because there are no houses for their workers.

That is the question of the hour, and we are going to have it discussed tonight.

## **DELEGATES**





## DELEGATES

### DELEGATES WHO ATTENDED THE SIXTH NATIONAL CONFERENCE ON HOUSING IN AMERICA

Mrs. GEORGE J. ALBEE . . . . .	Oak Park, Ill.
Nineteenth Century Club of Oak Park.	
J. M. ALBERS . . . . .	Kenosha, Wis.
Building Department City of Kenosha.	
WINIFRED ALDER . . . . .	Chicago
Municipal Tuberculosis Sanitarium.	
ABBY ALLEN . . . . .	Chicago
Chicago Training School.	
LESLIE H. ALLEN . . . . .	Boston
Aberthaw Construction Co.	
VAN WAGENEN ALLING . . . . .	Lake Forest, Ill.
Alling Construction Co.	
THOMAS W. ALLINSON . . . . .	Chicago
City Club of Chicago.	
ELLEN M. AMES . . . . .	Oak Park, Ill.
Cook County Hospital Social Service.	
Mrs. E. C. ANDREWS . . . . .	Chicago
Illinois League of Nursing Education.	
FREDERICK APEL . . . . .	Akron
The Goodyear Heights Realty Co.	
D. C. APPLETON . . . . .	Chicago
Health Department.	
A. E. ARMSTRONG . . . . .	Chicago
Health Department.	
GRACE C. ARMSTRONG . . . . .	Chicago
Health Department.	
W. S. B. ARMSTRONG . . . . .	Toronto, Canada
Toronto Housing Company.	
REV. J. ARNOT . . . . .	Chicago
Grayland Congregational Church.	
CAROL ARONOVICI . . . . .	St. Paul
The Wilder Foundation.	
RUTH AUSTIN . . . . .	Chicago
Social Settlement.	
FREDERICK H. AVERY . . . . .	Peoria, Ill.
Association of Commerce.	
GEORGE AWSUMB . . . . .	Chicago
Architect.	
Mrs. A. F. BACON . . . . .	Evansville, Ind.
Indiana Housing Association.	
Miss CATHERINE BAIRD . . . . .	Chicago
Miss EDITH G. BAIRD . . . . .	Evanston, Ill.
Evanston Woman's Club.	
Mrs. H. H. BALDWIN . . . . .	Chicago
Women's Aid and Loan Society of Irving Park.	

# 426 NATIONAL HOUSING ASSOCIATION

H. H. BALDWIN	Chicago
C. B. BALL	Chicago
Health Department.	
Mrs. C. B. BALL	Chicago
Woman's Church Federation.	
JOSEPH BANIGAN	Toronto, Canada
Toronto Housing Co.	
ROY L. BARNES	Detroit
Solvay Process Co.	
CLIFFORD W. BARNES	Chicago
Chairman General Chicago Committee.	
S. BESSIE BARNES	Chicago
Illinois League of Nursing Education.	
MISS HELEN BARNOSKI	Chicago
Immigrants' Protective League.	
Mrs. HARLAND BARTHOLOMEW	St. Louis
HARLAND BARTHOLOMEW	St. Louis
City Plan Commission.	
Mrs. JOHN THOMAS BATTS	Grand Rapids
JOHN THOMAS BATTS	Grand Rapids
MARIAN BEAN	Chicago
MISS HELEN BECKLEY	Riverside, Ill.
Central Free Dispensary.	
SCOTT E. W. BEDFORD	Chicago
Mrs. C. K. BEEBEE	Chicago
ELBERT BEEMAN	Chicago
Wilson & Co.	
MILES W. BEEMER	Jersey City
The Board of Tenement House Supervision.	
MISS FLORENCE BEISEL	Chicago
MISS ELIZABETH BELLACK	Chicago
Visiting Nurse, Armour's.	
DR. L. BELAU	Chicago
Sanitary Bureau, Health Department.	
E. H. BENNETT	Chicago
Chicago Plan Commission.	
ROSALIE BERLENER	Chicago
Fellowship Woman's Club.	
JAMES O. BETELLE	Newark, N. J.
Board of Trade, Newark, N. J.	
Mrs. C. G. BIRD	Oak Park, Ill.
Nineteenth Century Club of Oak Park.	
M. P. BLACK	Chicago
Cook County Hospital Social Service.	
MISS FANNIE M. BLYND	Chicago
Chicago Commons.	
M. BOHAN	Chicago
Visiting Nurse.	
MISS BERTHA B. BOYD	Chicago
School of Civics.	
MISS N. L. BOYD	Chicago
Chicago School of Civics and Philanthropy.	
MISS MAUD P. BOYES	Chicago
Legal Aid Society.	

# DELEGATES

427

MISS MARY BOYES . . . . .	Chicago
Visiting Nurse, Armoury House.	
EUGENE A. BOURNIQUE . . . . .	Highland Park, Ill.
EMERSON O. BRADSHAW . . . . .	Chicago
Stock Yards Packers.	
DR. ANNA M. BRAUNWARTH . . . . .	Chicago
MISS JESSIE BREEZE . . . . .	Chicago
Presbyterian Hospital.	
MISS SARAH BREGSTON . . . . .	Chicago
Jewish Aid Society.	
LOUIS BERRY . . . . .	Chicago
Health Department.	
MRS. C. M. BRISTOW . . . . .	Chicago
Washington Park Women's Club.	
B. E. BROOKE . . . . .	Youngstown, Ohio
Youngstown Sheet & Tube Co.	
MRS. FREDERICK A. BROWN . . . . .	Chicago
Chicago Woman's Club.	
G. W. BROWN . . . . .	Joliet, Ill.
The City of Joliet.	
MRS. J. T. BROWN . . . . .	Chicago
Washington Park Women's Club.	
MARCUS M. BROWN . . . . .	Philadelphia
International Mill & Timber Co.	
PAUL W. BROWN . . . . .	St. Louis
Official Representative, Governor of Missouri.	
UDETIA D. BROWN . . . . .	New York
F. W. BRUMWELL . . . . .	Chicago
Chicago Real Estate Board.	
DR. J. P. BRUSHINGHAM . . . . .	Chicago
The Morals Commission of the City of Chicago.	
DR. J. C. BRYDGES . . . . .	Chicago
City Board of Health.	
ROBERT M. BUCK . . . . .	Chicago
W. BUEHLER . . . . .	Chicago
Barrett Company.	
E. W. BURGESS . . . . .	Chicago
University of Chicago.	
F. E. BURLESON . . . . .	Cincinnati
Cincinnati Better Housing League.	
MISS LAURA M. BURNETT . . . . .	Chicago
Municipal Tuberculosis Sanitarium, Field Nurse.	
D. H. BURNHAM . . . . .	Evanston, Ill.
American Institute of Architects.	
NATHANIEL E. BUSER . . . . .	Mount Morris, Ill.
Architect.	
W. H. BUSH . . . . .	Chicago
MRS. CLARA S. CALKINS . . . . .	Chicago
Chicago Daily News.	
DR. ELLA CAMP . . . . .	Brookfield, Ill.
MRS. ARCHIBALD J. CAREY . . . . .	Chicago
Institutional Church and Dearborn Social Center.	
MISS MABEL CARLSON . . . . .	Chicago
Visiting Nurse.	

# 428 NATIONAL HOUSING ASSOCIATION

CHARLES W. CARMAN . . . . .	Grand Rapids
Association of Commerce.	
MISS M. L. CARPENTER . . . . .	Chicago
Illinois Children's Home and Aid Society and Woman's Church Federation.	
G. W. CASE . . . . .	Pittsburgh
Morris Knowles, Incorporated.	
ROBERT S. CHASE . . . . .	Beloit, Wis.
Fairbanks Morse Co.	
MRS. FRANCES B. CHASE . . . . .	Chicago
Tuberculosis Social Worker, M. T. S.	
MRS. FREDERICK W. CLARK . . . . .	Chicago
Chicago Woman's Club.	
MISS CLARK . . . . .	Chicago
Englewood Women's Club.	
ELAM L. CLARKE . . . . .	Waukegan, Ill.
Chamber of Commerce (President).	
JOHN CLARKEN . . . . .	Detroit
Board of Health.	
L. H. CLARKSON . . . . .	Chicago
Health Department.	
EUGENE COHEN . . . . .	Chicago
Boys' Brotherhood Republic.	
MRS. HENRY A. COLE . . . . .	Oak Park, Ill.
Nineteenth Century Club.	
ROSA COLLINS . . . . .	Joliet, Ill.
MRS. WINIFRED COLVIN . . . . .	Chicago
Municipal Tuberculosis Sanitarium, Field Nurse.	
MRS. JOHN E. CONZELMAN . . . . .	St. Louis
JOHN E. CONZELMAN . . . . .	St. Louis
Unit Construction Co.	
MRS. MARY ROBERTS COOLIDGE . . . . .	Berkeley
Social Surveys and Investigation.	
FRANK IRVING COOPER . . . . .	Boston
MRS. ARTHUR T. COX . . . . .	East Chicago, Ind.
Indiana Federation of Clubs.	
MISS MABEL E. COYLE . . . . .	Chicago
School of Civics.	
MISS GERTRUDE COYNE . . . . .	Chicago
Visiting Nurses' Association.	
MISS MARGARET CRONIN . . . . .	Chicago
Visiting Nurses' Association.	
MRS. D. R. CROONENBERGH . . . . .	Chicago
United Charities of Blue Island.	
W. T. CROSS . . . . .	Chicago
National Conference of Social Work.	
MISS HELEN M. CRITTENDEN . . . . .	Evanston, Ill.
Social Service Registration Bureau.	
MRS. F. M. CROWLEY . . . . .	Madison
Associated Charities.	
MRS. T. H. CROWLEY . . . . .	Oak Park, Ill.
Women's City Club of Chicago.	
MRS. P. H. CULLIS . . . . .	E. Liverpool, Ohio

# DELEGATES

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RICHARD HENRY DANA, JR.	New York
Architect.	
MRS. ELLIOTT W. DAVIS	Chicago
Fellowship Settlement House.	
MRS. E. M. DAVIS	Chicago
Washington Park Woman's Club.	
OTTO W. DAVIS	Minneapolis
Minneapolis Civic and Commerce Association.	
JESSIE DEAN.	Chicago
School of Civics.	
MISS RUTH DENNIS	Chicago
Chicago Commons.	
MRS. F. E. DEWHURST	Chicago
Welfare Department.	
FRANKLIN DICKEY	Pittsburgh
National Fire Proofing Co.	
ARTHUR W. DICKINSON	Chicago
Dickinson Park Improvement Club.	
DR. C. F. DIGHT	Minneapolis
Alderman 12th Ward, City Council, Minneapolis.	
COURTENAY DINWIDDIE	Cincinnati
Cincinnati Better Housing League.	
J. T. DIX	Chicago
American City.	
MISS MARGARET B. DOBYNE.	Chicago
Chicago Political Equality League.	
JAMES DUNN.	Toledo
Toledo Commerce Club.	
MISS ANNA H. DURDIN	Chicago
Hollywood Woman's Club.	
MACE J. DWYER	Chicago
Health Department.	
MRS. MARY DWYER	Chicago
Hull House.	
MRS. PAGE WALLER EATON	Chicago
Women's Association of Commerce.	
ARTHUR EHRLICH.	Racine, Wis.
Racine Real Estate Board.	
MISS MARIAN B. EICHMAN	Chicago
MRS. DANIEL N. EISENDRATH	Chicago
DR. D. N. EISENDRATH	Chicago
H. G. ELLERD	Chicago
Armour & Co.	
G. M. ELLIOTT	Chicago
N. Clark St. Business Men's Association.	
FRANCES ELLIS.	Chicago
School of Civics.	
MISS SARAH ELLMAN	Chicago
School of Civics.	
MISS EFFIE ELY	Chicago
MISS GRACE EMMET	Chicago
Visiting Nurses' Association.	
J. C. ENRIGHT	St. Paul
St. Paul Association.	

## 430 NATIONAL HOUSING ASSOCIATION

JEANS ERIKSEN	Chicago
Lawler Ave. Improvement Club.	
WALTER W. ERMATINGER	St. Louis
Mullanphy Emigrant Travelers' Relief Fund.	
RALPH W. ERMELING	Chicago
Illinois Society of Architects.	
MR. EARLE E. EUBANK	Chicago
The Young Men's Christian Association College.	
MISS MILDRED EVANS	Chicago
Chicago Commons Settlement Worker.	
MRS. F. EVERETT	Chicago
F. C. FIELD	Philadelphia
Octavia Hill Association.	
MISS C. SARAH FINGRUTO	Chicago
Jewish Home Finding Society.	
MRS. J. FISCHER	Chicago
The Chicago Federation of Churches.	
MISS J. L. FLEMING	Joliet, Ill.
Joliet Public Health Department.	
C. W. FLENNIKEN	Ojibway, Canada
Canadian Steel Corp. Ltd., Ojibway, Ont.	
MRS. I. W. FOLTZ	Chicago
North End Club.	
JOSEPHINE FORBES	Chicago
Health Department.	
ELMER S. FORBES	Boston
Massachusetts Civic League.	
H. W. FORSTER	Philadelphia
Independence Bureau.	
CHARLES E. FOWLER	Indiana Harbor, Ind.
The Chamber of Commerce.	
MISS HANNAH FOX	Philadelphia
Pennsylvania State Housing Association.	
ALBERT L. FRANZKE	Chicago
School of Civics and Philanthropy.	
GEORGE H. FREDERICK	St. Louis
Building Department St. Louis.	
MISS BERTHA FREEMAN	Chicago
National Conference of Social Work.	
HERBERT J. FRIEDMAN	Chicago
Chicago Association of Commerce.	
M. A. FRIEDMAN	Chicago
Medill College of Commerce.	
MISS HELEN R. FRIEND	Chicago
DR. W. F. FUCHS	St. Louis
City Plan Commission.	
MISS HARRIET FULMER	Chicago
Bureau of Social Service.	
JOHN R. FULTON	Waukegan, Ill.
Chamber of Commerce.	
GEO. A. FURNEAUX	Chicago
Health Department.	
A. FURPASS	Chicago

# DELEGATES

431

MISS MARY GAUGHRAN . . . . .	Chicago
Health Department.	
T. P. GAYLORD . . . . .	Pittsburgh
Westinghouse Electric Co.	
MISS SALLIE G. GAYNOR . . . . .	Chicago
Catholic Women's League.	
W. F. GERSTNER . . . . .	Peoria, Ill.
Keystone Steel & Wire Co.	
EDWIN F. GILLET . . . . .	Chicago
ARTHUR M. GILMAN . . . . .	Jackson, Mich.
Real Estate Association of Michigan.	
MISS CARRIE GILMARTIN . . . . .	Chicago
Health Department.	
MISS SOPHIA C. GLEIM . . . . .	Chicago
Chicago University.	
MISS JENNIE GOLDBERG . . . . .	Chicago
Health Department.	
MISS ESTHER GOLDFARB . . . . .	Chicago
MRS. MILTON F. GOODMAN . . . . .	Chicago
Chicago Woman's Aid.	
ROYAL S. GOLDSBURY . . . . .	Pittsburgh
Chamber of Commerce.	
DR. KATE R. GRAVES . . . . .	Chicago
Woman's Club.	
HERBERT GREY . . . . .	Noble, Ill.
MRS. H. N. GREENEBAUM . . . . .	Chicago
Woman's City Club.	
MRS. F. VAN N. GROVES . . . . .	Chicago
University Settlement House.	
MISS EMMA G. GRUNDY . . . . .	Chicago
School of Civics.	
MISS JUNE P. GUILD . . . . .	Chicago
Juvenile Detention Home.	
H. M. GUILFORD, M. D. . . . .	Minneapolis
Board of Health.	
PAUL T. HAAGEN . . . . .	Chicago
Secretary, Chicago Committee.	
MISS EVA HAGEN . . . . .	Nashville
School of Civics.	
WILLIAM G. HAGER . . . . .	Johnstown, Pa.
Johnstown Chamber of Commerce.	
MRS. FRANK R. HALAS . . . . .	Chicago
Women's Trade Union League.	
E. T. HALL . . . . .	Chicago
Illinois Society of Architects.	
CHRISIE H. HALLER . . . . .	Detroit
GEORGE P. HAMBRECHT . . . . .	Madison
Chairman of the Industrial Commission.	
FRANK G. HAMER . . . . .	Cincinnati
Cincinnati Model Homes Co.	
C. HERRICK HAMMOND . . . . .	Chicago
American Institute of Architects.	
E. S. HANSON . . . . .	Chicago
The National Builder.	



# 432 NATIONAL HOUSING ASSOCIATION

H. A. HARGRAVE . . . . .	LaSalle, Ill.
Sec'y Illinois Valley Manufacturers' Club.	
MISS VERA HARRIS . . . . .	Chicago
MRS. HARRY HART . . . . .	Chicago
Chicago Woman's Club.	
MANFORD HASKELL . . . . .	Chicago
Boy's Brotherhood Republic.	
CHARLES N. HASKIN . . . . .	Chicago
Folkweal.	
CHARLES F. HATTFIELD . . . . .	St. Louis
St. Louis Convention and Publicity Bureau.	
GEORGE R. HAUSER . . . . .	Cincinnati
The Building Department.	
MISS E. HELLER . . . . .	Chicago
Maxwell Settlement.	
MISS MERLE HENOCH . . . . .	Chicago
Jewish Home Finding Society.	
MISS EMMA HENRY . . . . .	Chicago
School of Civics.	
J. S. HERBERT . . . . .	Johnstown, Pa.
Cambria Steel Co.	
FRANZ HERDING . . . . .	St. Louis
Council Housing Architects.	
CHARLES M. HEERRICK . . . . .	Columbus
American Sheet & Tin Plate Co.	
FRANCES HESSMAN . . . . .	Chicago
School of Civics.	
FRANK H. HILGEMAN . . . . .	Fort Wayne
Ft. Wayne Real Estate Board.	
MISS FLORENCE HILLWEG . . . . .	Chicago
Visiting Nurse.	
MISS ANNIE HINRICHSSEN . . . . .	Springfield, Ill.
Department of Public Welfare.	
MISS MARY E. HIFF . . . . .	Chicago
House of Commons.	
PHILIP HISS . . . . .	New York
Chairman Housing Section Council of National Defense.	
MISS SALLIE HOLLADAY . . . . .	Chicago
School of Civics.	
MISS MARY B. HOLMES . . . . .	Chicago
Illinois Training School.	
SAM S. HOLMES . . . . .	Highland Park, Ill.
S. M. Hastings—City of Highland Park.	
GEORGE E. HOOKER . . . . .	Chicago
MISS MARY A. HOOVER . . . . .	Chicago
CLARE C. HOEMAR . . . . .	Wauwatosa, Wis.
American Institute of Architects.	
JAMES G. HOUGHTON . . . . .	Minneapolis
Building Department.	
MISS EDITH HUDSON . . . . .	Chicago
School of Civics.	
A. F. HUEBNER . . . . .	Bay City, Mich.
The Aladdin Co.	
MRS. W. H. HULL . . . . .	St. Joseph, Mich.

# DELEGATES

433

MISS ESTELLE B. HUNTER	Chicago
U. S. Children's Bureau.	
MISS MATILDA HUTCHINSON	Evanston, Ill.
Girls Friendly Society.	
JOHN IHLDER	Philadelphia
Philadelphia Housing Association and Secretary Pennsylvania	
Housing and Town Planning Association.	
A. C. IRWIN	Chicago
Portland Cement Association.	
MISS HARLEAN JAMES	New York
Housing Section of Council of National Defense.	
DELOS A. JAMES	Chicago
MRS. MAMIE JANETTE	Chicago
Hollywood Woman's Club.	
MISS HELEN JETER	Chicago
School of Civics.	
MISS JESSIE JISKRA	Chicago
Visiting Nurses' Association.	
J. JOHN JOENS	Blue Island, Ill.
Welfare Department of Blue Island.	
MRS. FRANK ASBURY JOHNSON	San Diego, Cal.
San Diego Civic League.	
OLIVIA JOHNSON	Chicago
Visiting Nurses' Association.	
MRS. F. W. JOHNSON	Chicago
Chicago Women's Club.	
MISS RUTH JONES	Hinsdale, Ill.
Associated Charities.	
THOMAS JORDAN	Boston
Health Department.	
MISS KATHLEEN JOY	Chicago
Health Department.	
EDWARD D. JUCHOFF	Chicago
Health Department.	
MRS. MAX KAMEN	Chicago
Lincoln Lodge—Civics Department.	
WALTER R. KATTELLE	Riverside
MISS CATHERINE A. KAVANAGH	Chicago
Legal Aid Society.	
HENRY S. KENFE	Racine, Wis.
Community Realty Co.	
E. L. KELLOGG	New York
Standard Buildings, Inc.	
MISS HELEN W. KELLY	Chicago
Health Department.	
D. R. KENNEDY	Youngstown
Youngstown Sheet & Tube Co.	
MRS. C. G. KINDRED	Chicago
Englewood Women's Club.	
MRS. HUGO KING	Chicago
Willing Workers Women's Club.	
W. H. KINNEY	Grand Rapids
Grand Rapids Real Estate Board.	

## 434 NATIONAL HOUSING ASSOCIATION

PAUL KIRCHER	Chicago
C. F. Massey Co.	
ROBERT KNIGHT	Chicago
Deputy Building Commissioner.	
H. W. KNIGHT	Chicago
North Wood River Baptist Association.	
JAMES F. KNOWLTON	Grand Rapids
Grand Rapids Real Estate Board; Association of Commerce.	
MRS. A. KOHN	Chicago
Willing Workers Women's Club.	
MISS KOLLMAN	Chicago
MRS. L. E. KOONTZ.	Chicago
Civic League.	
MRS. LEON KRIEGER	Chicago
Lincoln Lodge—President No. 22 U. O. T. S.	
MISS ELIZABETH KUEHN	Chicago
Field Nurse—Health Department.	
JOHN KUEHEMEYER	Chicago
Independence Bureau.	
MRS. S. KUHN	Cincinnati
Cincinnati Better Housing League.	
MRS. EBEN LANE	Chicago
Chicago Woman's Club.	
MISS ESTHER LAPHAM	Chicago
MRS. EDWARD T. LEE	Chicago
Chicago Woman's Club.	
ROBERT E. LEE	Akron
Firestone Tire & Rubber Co.	
MISS ALICE LEECH	Chicago
School of Civics.	
MISS E. D. LEMMERHIEF	Chicago
Northwestern University Settlement.	
GEORGIA H. LEUTHSTROM	Chicago
Chicago Political Equality League.	
LEON LEWIS	Chicago
Sinai Social Center.	
MRS. VICTORIA LIOCI	Chicago
Immigrants Protective League and Italian Ladies' Charitable Association.	
MRS. MARIE LINDLEY	Chicago
Northwest Women's Club.	
ROBERT SETH LINDSTROM	Chicago
Portland Cement Association.	
LEAH LONDON	Chicago
School of Civics.	
E. C. LOWE	Evanston, Ill.
Illinois Chapter American Institute of Architects.	
MRS. J. LOWENHAUPT	Chicago
Chicago Woman's Aid.	
DR. EDITH LOWRY	Chicago
Medical Women's Club.	
BEN. J. LUBSCHER	Washington
Journal of the American Institute of Architects.	

# DELEGATES

435

Mrs. E. M. LUCAS . . . . .	Chicago
Health Department.	
Mrs. FRED R. LUFKIN . . . . .	Watertown, Mass.
MR. FRED R. LUFKIN . . . . .	Watertown, Mass.
Federation of Planning Boards, Boston, Mass.	
J. HAL LYNCH . . . . .	St. Louis
St. Louis Tuberculosis Association.	
MISS CATHERINE LYON . . . . .	Chicago
Visiting Nurses' Association.	
E. A. MACH . . . . .	Chicago
Visiting Nurses' Association.	
MISS MARY C. MACK . . . . .	Chicago
The Girls' Friendly Society Chicago Lodge.	
GEORGE MACKAY . . . . .	Chicago
Industrial Securities Co.	
MISS M. E. MACKENZIE . . . . .	Chicago
Iroquois Iron Co.	
LEIFUR MAGNUSSON . . . . .	Washington
U. S. Bureau of Labor Statistics.	
REV. E. T. MALLON, C. S. P. . . . .	Chicago
Paulist Settlement and Playground.	
BLEECKER MARQUETTE . . . . .	New York
Charity Organization Society, Tenement House Committee.	
SAMUEL MARSH . . . . .	Chicago
Juvenile Court.	
MISS AGNES J. MARTIN . . . . .	Chicago
Health Department.	
E. P. MARUM . . . . .	Chicago
State of Illinois.	
GEO. W. MASSNICK . . . . .	Bay City, Mich.
Lewis Manufacturing Co.	
MISS MABEL MATES . . . . .	Chicago
Chicago Training School.	
V. A. MATTESON . . . . .	LaSalle, Ill.
Illinois Valley Manufacturers Club.	
MRS. G. T. MAXEY . . . . .	Chicago
MRS. C. A. MAXWELL . . . . .	Chicago
CHARLES C. MAY . . . . .	New York
Architect.	
MRS. T. E. MAYES . . . . .	Chicago
Women's Ridge Club.	
MISS FRIEDA MAYNARD . . . . .	Chicago
School of Civics.	
MISS MARY McCLAIR . . . . .	Chicago
Gads Hill Settlement.	
J. F. McCRUDDEN . . . . .	Philadelphia
Department of Health and Charities.	
MRS. LULA PALMER MCHENRY . . . . .	Chicago
Municipal Tuberculosis Sanitarium Social Worker.	
MISS EDITH McLELLAN . . . . .	Chicago
MRS. KENNETH McLENNAN . . . . .	Chicago
Chicago Political Equality League.	
MISS MAY McLOUGHLIN . . . . .	Chicago
Paulist Settlement Home.	

## 436 NATIONAL HOUSING ASSOCIATION

MISS AMELIA McNAUGHTON	Chicago
School of Civics.	
MARCIA MEAD	New York
Women's City Club and Schenck & Mead, Architects.	
MRS. JOHN MEYER	Oak Park, Ill.
Associated Charities, Oak Park.	
MRS. EDMUND C. MERRILL	Chicago
N. C. MERRILL	Chicago
Merrill System.	
H. B. MEYERS	Chicago
Chicago Public Health Association.	
DR. M. METEBOVITS	Chicago
Chicago Plan Commission.	
GEORGE MILNE	Oak Park, Ill.
MISS SARAH MILLER	Chicago
Chicago Training School.	
JAMES MINNICK	Riverside
Chicago Tuberculosis Institute.	
P. H. MITCHELL	Toronto, Canada
Toronto Housing Company.	
MISS HELEN A. MONTGRIFFO	Chicago
Paulist Settlement House.	
MISS JANE MOONEY	Chicago
Visiting Nurses' Association.	
MRS. IDA E. MOREY	Chicago
North End Austin Women's Club.	
JOHN J. MURPHY	New York
Tenement House Department.	
JOHN M. MURPHY	Chicago
Health Department.	
W. L. MURPHY	San Francisco
Murphy Wall Bed Co.	
MISS MAUDE MURRAY	Chicago
Visiting Nurses' Association.	
MRS. J. F. NACHBOUR	Joliet, Ill.
Women's Club of Joliet.	
N. C. NELSON	Chicago
Armour & Co.	
MRS. STELL NELSON	Chicago
School of Civics.	
EDGAR NETHERCUT	Chicago
Secretary of the Western Society of Engineers.	
BERNARD J. NEWMAN	Philadelphia
Pennsylvania School for Social Service.	
S. GRACE NICHOLS	Chicago
Neighborhood House.	
G. C. NEDMONS	Flossmoor, Ill.
Architect.	
CHARLES A. NOBLE	Joliet, Ill.
Joliet Real Estate Board.	
MISS MARGARET O'CONNELL	Chicago
Visiting Nurses' Association.	
MRS. JOHN O'CONNOR	Chicago
Chicago Woman's Club.	

# DELEGATES

437

MISS JENNIE ODMAN	Chicago
Visiting Nurses' Association.	
ALVINA OLSEN	Chicago
Visiting Nurses' Association.	
A. OLSON	Chicago
Visiting Nurses' Association.	
DR. DAVID O'SHEA	Chicago
E. A. OSBORN	Oak Park, Ill.
Chicago City Missionaries' Society.	
W. A. OTIS	Seattle, Wash.
Bungalow Magazine.	
C. F. OTT	Chicago
Universal Portland Cement Co.	
A. E. OWEN	Norwood, Pa.
H. L. PARKER	Chicago
Health Department.	
CORNELIUS A. PARKER	Boston
Commonwealth of Massachusetts; Mass. Homestead Commission.	
MRS. R. W. PARNELL	Chicago
Health Department.	
MISS PAULINE PARR	Chicago
School of Civics.	
W. E. PARSONS	Chicago
B. S. PEASE	Chicago
American Steel and Wire Co.	
D. H. PERKINS	Chicago
Perkins, Fellows & Hamilton, Architects.	
W. S. PERRIGO	Beloit, Wis.
Fairbanks Morse Co.	
MISS FLORENCE J. PERR	Chicago
Visiting Nurse.	
MISS STELLA PETERSON	Chicago
Chicago Training School.	
T. GLENN PHILLIPS	Detroit
City Planning Commission and Aladdin Company, Bay City, Mich.	
W. G. E. PIERCE	Chicago
W. L. PLEW	Gary
IRVING K. POND	Chicago
Chairman, Citizens Committee.	
ALLEN B. POND	Chicago
Architect.	
J. SNOWDEN PORTER	Chicago
Phyllis Wheatley Home.	
A. N. PORTER	Joliet, Ill.
Real Estate Board.	
WILLIAM S. POST	New York
Geo. B. Post & Sons.	
MISS MARJORIE POTTER	Chicago
School of Civics.	
MISS LILLIAN POWERS	Chicago
University of Chicago.	
MISS I. PREHM	Chicago
School of Civics.	

# 438 NATIONAL HOUSING ASSOCIATION

MISS MARION C. PRENTISS	Chicago
Cook County Social Service.	
A. PROCHAZKA	Chicago
School of Civics.	
MRS. MARIE H. RANSOM	Chicago
Central Free Dispensary.	
P. O. RAY	Evanston, Ill.
MISS EDITH S. REIDER	Chicago
International Harvester Welfare Department.	
L. REINHARDT	Chicago
W. C. RICE	Beaver, Pa.
Pittsburgh Iron & Steel Founders Co., Pittsburgh, Pa.	
Midland Realty Co., Midland, Pa.	
MARK D. RIDER	Chicago
Building Association League of Illinois and American Building Association News, Cincinnati, Ohio.	
MISS BEATRICE RIDGER	Chicago
Health Department.	
P. M. RISLEY	Chicago
MISS GRACE ROBERTS	Chicago
Training School of Chicago.	
MRS. ALLAN ROBERTS	Milwaukee
The Citizenship Study Club.	
JOHN DILL ROBERTSON, M.D.	Chicago
Health Commissioner.	
JACK ROBBINS	Chicago
Boys' Brotherhood Republic.	
S. ROBITSCHEK	Chicago
Federation of Clubs 27th Ward.	
A. L. ROCKMEYER	Chicago
School of Civics.	
BURTON S. ROGERS, D.V.M.	St. Joseph
C. L. RORICK	Chicago
Permanent Building Society.	
MISS ROSENGARD	Chicago
Jewish Consumptive Relief Society.	
MISS H. ROSENSTOCK	Chicago
Bureau of Personal Service.	
JULIUS ROSENWALD	Chicago
Sears Roebuck & Co.	
MISS AMY ROTHSCHILD	Chicago
Chicago Woman's Club.	
W. A. ROWELL	Beloit, Wis.
United Charities.	
MISS NELLIE ROYER	Chicago
Visiting Nurses' Association.	
CHARLES RUBENS	Chicago
MISS EDNA RUBEK	Chicago
School of Civics.	
MISS RUTH RUSSELL	Chicago
Paulist Settlement House.	
MISS RUTHERFORD	Chicago
MISS DOROTHY SANFORD	Chicago
School of Civics.	

# DELEGATES

439

MRS. E. H. SCHULZ	Edison Park, Ill.
Edison Park Women's Club.	
F. H. SCHULZ	Racine, Wis.
GEORGE H. SCHWAN	Pittsburgh
Pittsburgh Housing Conference.	
MRS. SIDNEY L. SCHWABE	Chicago
Chicago Housing Council.	
FITZBUGH SCOTT	Milwaukee
MISS CHRISTINE M. SCULLY	Chicago
Health Department.	
MISS K. SELTERS	Chicago
School of Civics.	
MISS BERTHA SHAMBAUGH	Chicago
School of Civics.	
MRS. W. A. SHAW	Chicago
Rogers Park Women's Club.	
MRS. JAMES SHEA	Forest Park, Ill.
West End Catholic Club.	
CONRAD SHEARER	Kenosha, Wis.
Kenosha Homes Company.	
MISS ANNA SHULMAN	Chicago
Bureau Personal Service.	
PAUL I. SKOOG	Springfield, Ill.
State Department of Health.	
F. J. SMEJKAL	Rockford, Ill.
Illinois State Department of Public Health.	
H. A. SMITH	New York
The American Contractor.	
TALLAHASSEE SMITH	Chicago
Visiting Nurses' Association.	
FRED G. SMITH	Minneapolis
National Association of Real Estate Boards.	
LEONARD S. SMITH	Madison
University of Wisconsin.	
MISS DEL SMITHSON	Chicago
Health Department.	
MISS SARAH SOUTHALE	Birmingham
School of Civics.	
MISS CATHERINE SPINGEL	Chicago
School of Civics.	
T. J. STAHL	Waukegan
Chamber of Commerce.	
MISS RUTH STALEY	Chicago
Visiting Nurses' Association.	
MAJOR W. A. STARRETT	Washington
Council of National Defence.	
MISS JEANETTE STEELE	Chicago
Chicago Woman's Aid.	
MRS. SYDNEY STEIN	Chicago
Woman's City Club.	
HENRY STERLING	Somerville, Mass.
Massachusetts Homestead Commission.	
MISS JULIA B. STERN	Chicago
Central Bureau of the Associated Jewish Charities.	



# 440 NATIONAL HOUSING ASSOCIATION

WILLIAM STERN . . . . .	Joliet, Ill.
M. L. STERN . . . . .	Joliet, Ill.
MRS. B. F. STEWART . . . . .	Chicago
Woman's City Club.	
LUCY TILDEN STEWART . . . . .	Flint, Mich.
GEORGE H. STONE . . . . .	Youngstown
International Lyceum Association.	
MISS H. P. STOWE . . . . .	Chicago
University of Chicago Settlement.	
MRS. COLEMAN STUCKERT . . . . .	Chicago
Architects of Chicago.	
E. R. STURVEANT . . . . .	Chicago
Hollow Tile Building Association.	
G. SUELICK . . . . .	Chicago
Visiting Nurse.	
MRS. ELAIE L. SWEENEY . . . . .	Chicago
Health Department.	
MISS BESS SYNHORST . . . . .	Chicago
Social Service Department Wesley Hospital.	
MISS FRANCES TAUBIG . . . . .	Chicago
Chicago Housing Council.	
T. V. TAYLOR . . . . .	Columbus
The Buckeye Steel Castings Co.	
GRAHAM TAYLOR . . . . .	Chicago
Chicago School of Civics and Philanthropy.	
GEORGE H. TAYLOR . . . . .	Chicago
Chicago Real Estate Board.	
MISS LEA D. TAYLOR . . . . .	Chicago
Chicago Commons.	
STAFFORD FOX THOMAS . . . . .	Chicago
Illinois Society of Architects.	
M. W. THOMPSON . . . . .	Madison
Association of Commerce.	
A. THOMPSON THORNE . . . . .	Chicago
R. E. TODD . . . . .	Chicago
Health Department.	
E. E. R. TRATMAN . . . . .	Chicago
Editor Engineering News-Record.	
C. F. TRAVERS . . . . .	Millville, N. J.
Millville Manufacturing Co.	
JAMES H. TUFTS . . . . .	Chicago
MISS JENNIE S. TYLEY . . . . .	Chicago
Woodlawn Baptist Church.	
MRS. FREDERICK UHLMANN . . . . .	Chicago
Chicago Woman's Aid.	
JOHN S. VAN BERGEN . . . . .	Oak Park, Ill.
Architect.	
MISS ANNIE VANDERBERG . . . . .	Chicago
Chicago Training School.	
HENRY F. VAUGHAN . . . . .	Detroit
Board of Health.	
LAWRENCE VEILLER . . . . .	New York
National Housing Association.	
MISS LILLY VICKSELL . . . . .	Chicago

HENRY VOGEL	Chicago
Murphy Wall Bed Co.	
H. V. VON HOLST	River Forest, Ill.
W. F. WALKER	Detroit
Board of Health.	
FRED J. WALSH	Joliet, Ill.
Fred Walsh Co.	
MISS E. WALTERS	Chicago
Northwestern University Settlement.	
CHAS. F. WARDEN	Alma, Mich.
Alma Development Co.	
RALPH WARNER	New York
Geo. B. Post & Sons, Architects.	
GEORGE E. WARREN	Chicago
Universal Portland Cement Co.	
IRVING WASHINGTON	Chicago
Chicago Plan Commission.	
M. C. WATERMAN	Chicago
DR. WALTER H. WATTERSON	Chicago
Municipal Tuberculosis Sanitarium.	
RICHARD B. WATROUS	Washington
American Civic Association.	
F. D. WEBBER	Chicago
Medill College of Commerce.	
M. W. WEBB	New York
Charles W. Leavitt, Landscape Engineer.	
M. S. WELLMAN	New Haven
Civic Federation.	
MRS. AMANDA P. WELLS	Chicago
Chicago Women's Club.	
H. E. WESTON	Chicago
School of Civics.	
H. B. WHEELLOCK	Chicago
Illinois Society of Architects.	
A. D. WHIFFLE	Chicago
Portland Cement Association.	
R. S. WHITING	Chicago
National Lumber Manufacturers' Association.	
WALTER W. WHITSON	Peoria, Ill.
Associated Charities.	
LOUIS G. WHITTEN	Auburn, Ind.
Auburn Commercial Club.	
A. F. WICKES	Gary
Architect.	
JENNY A. WILCOX	Oak Park, Ill.
The Federation of Women High School Teachers of Chicago.	
MRS. LAMBERT O. WILE	Chicago
Chicago Housing Council.	
GUY WILFRED	Chicago
MRS. G. WILLIAMS	Chicago
Political Equality League.	
SIDNEY J. WILLIAMS	Madison
Engineer for the Industrial Commission of Wisconsin.	

## 442 NATIONAL HOUSING ASSOCIATION

L. C. WILLMAN . . . . .	Chicago
Co-operative Movement of Chicago.	
F. M. WILMANNS . . . . .	Milwaukee
Real Estate.	
MRS. LOUIS J. WILLNER . . . . .	Chicago
Chicago Women's Aid.	
A. P. WILSON . . . . .	Chicago
Concrete Mold Co.	
MRS. MARY G. WILSON . . . . .	Chicago
Catholic Women's Club.	
J. C. WINELEER . . . . .	Tremont, Ill.
Keystone Steel & Wire Co.	
MRS. ALBERT N. WOOD . . . . .	Boston
Women's Municipal League, Boston, Mass.	
COMER M. WOODWARD . . . . .	Chicago
ERNEST WOLTERSDOFF . . . . .	Oak Park, Ill.
Chicago Real Estate Board.	
MRS. C. W. WRIGHT . . . . .	Hinsdale, Ill.
Chicago Woman's Club.	
JAMES YARBER . . . . .	Chicago
Health Department.	
JOHN YOUNG . . . . .	LaSalle, Ill.
Illinois Valley Manufacturing Co.	
JOHN E. YOUNGBERG . . . . .	Chicago

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## SUBJECTS\*

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